

Risk

Fall/Winter
2015

Vol. 3
issue 2

Reporter

for Educational Facilities

A publication by Church Mutual Insurance Company



Inside

Action Plans — School Administrators

Communication key to safety and disaster recovery

Action Plans — Operations

Keep operations crew operating at top capacity

Action Plans — Educators

Routines, dialogue can help students recover from disaster

Disasters and Financial Planning

Reduce disaster's impact with sound financial plan

Safety Apps

Disaster apps are one download away

For Kids' Sake

Monster Guard

Church Mutual and Red Cross team up on safety for schools

A partnership between Church Mutual Insurance Company and American Red Cross® has helped put an emergency preparedness program in the hands of thousands of schools across the country.

Ready Rating™, an American Red Cross® program, offers schools a free, self-guided, web-based plan, so they can better prepare for disasters, whether man-made — an active shooter, for example — or natural — a tornado, for example.

"The partnership allows us to help accomplish our goal of keeping people safe," said Mike Ravn, CEO of Church Mutual. "It's one thing to say to our customers in the education field, 'Prepare for disaster.' It's another thing entirely to be able to point them to an invaluable resource tool developed and maintained by our partner."

With Ready Rating's™ input, for example, teachers can learn the best ways to help kids through emergency situations, administrators can get advice on how best to communicate with parents, and operations departments can get access to information about implementing emergency strategies. The program even offers free digital applications on emergency preparedness for electronic devices.

Church Mutual and the American Red Cross® have a long history of working together and understand the meaning of "strength in numbers."

"We are optimistic that our unique partnership will foster a new level of readiness to combat and mitigate the damaging effects of disasters," said Wendy Savage, executive director of the North Central Chapter of the American Red Cross, Wisconsin Region. "We are fortunate to have a partner that is committed to developing disaster resilience by

Visit www.readyrating.org
for more information.

(See Team up, Page 2)



(Team up)

empowering their customers across the country with the Ready Rating program.”

Key Church Mutual leaders, such as Cheryl Kryshak, vice president — risk control, have a close eye on the collaboration that puts a potentially life-saving tool into customers’ hands.

“Disaster planning is one key safety measure for any organization,” Kryshak said. “The necessity for a school

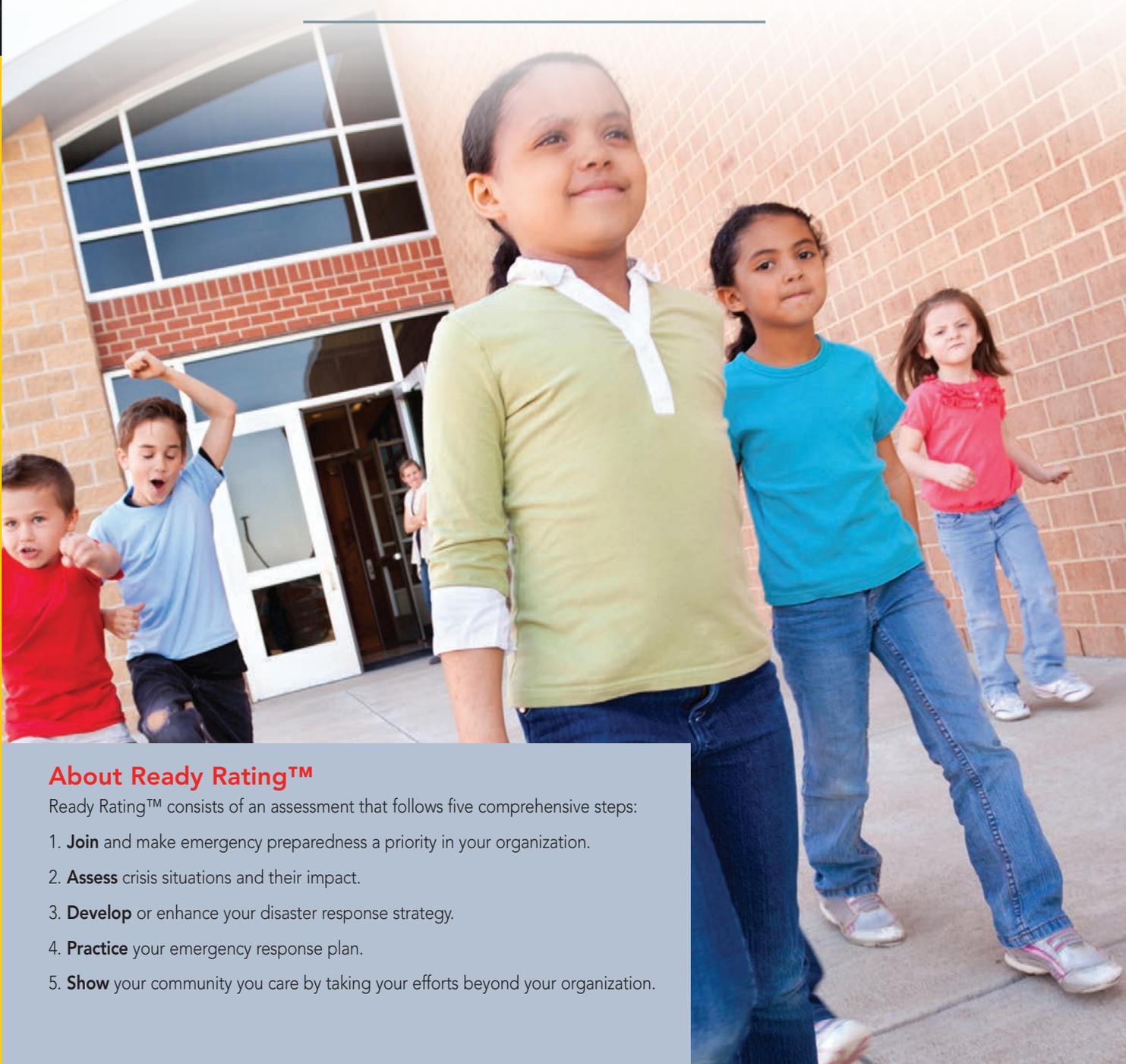
is even more paramount, to protect the lives of your employees and students.”

Church Mutual President Rich Poirier believes the Ready Rating™ program, which Church Mutual also uses to keep its employees safe, will become a must-have tool for Church Mutual clients.

“We are certain that many of our customers will come to find the program indispensable in preparing for and reacting to emergencies and disasters that could impact their schools and students,” he said.

“**Disaster planning is one key safety measure for any organization. The necessity for a school is even more paramount, to protect the lives of your employees and students.**”

— Cheryl Kryshak,
Vice President — Risk Control
Church Mutual Insurance Company



About Ready Rating™

Ready Rating™ consists of an assessment that follows five comprehensive steps:

1. **Join** and make emergency preparedness a priority in your organization.
2. **Assess** crisis situations and their impact.
3. **Develop** or enhance your disaster response strategy.
4. **Practice** your emergency response plan.
5. **Show** your community you care by taking your efforts beyond your organization.

cont.



Communication key to safety and disaster recovery

With educators and students to care for, a campus to protect and equipment to safeguard, school administrators have a lot on their minds when it comes to disaster preparedness. What are the best ways to prepare for unpredictable events?

Your school can start with the American Red Cross® Ready Rating™ program, sponsored by Church Mutual. The free program helps administrators assess how prepared their schools are for disasters and offers free resources to create and enhance schools' emergency plans. Visit www.readyrating.org to learn more.

No matter what emergency situation arises at a school, communication within a school community is vital to safety and recovery.

Administrators should have a communication plan that staff members and faculty can implement quickly. Also, everyone should be very familiar with how the channels of communication will work.

The protocol and channels of communication that many schools have in place for adverse weather conditions can be applied to disaster situations. For example, people within the school likely know how they will be notified of a school delay or closing because of poor weather conditions. Be aware, however, that infrastructure often fails in an emergency, so schools might need backup channels of communication that don't rely on computers or telephones.



In the aftermath of a disaster, there are several things a leader can do to make students, parents, faculty and staff members feel more comfortable.

Here are suggestions, adapted from the California Department of Public Health:

- Evaluate the counseling resources you have on hand and ensure they are adequate.
- Meet with the faculty of your school, as a group and individually, to instill confidence and allow staff members to ask questions and express concerns.
- Encourage your faculty to listen to students and to respond to their questions with age-appropriate facts.
- Provide suggestions to faculty about how to discuss the event in classrooms and spot signs of distress among students.
- Spend time walking the halls; your presence will reduce the anxiety of students and faculty.

For School Administrators

FOCUS ON DISASTER: **FIRE**

- U.S. fire departments responded to an average of 5,690 structure fires in schools each year between 2007 and 2011.
- Common causes of fires in schools are electrical wiring, heating, portable generators and science equipment.
- Extinguishers should be located in prominent locations and inspected annually. For more information on firefighting with handheld extinguishers, go to the Resource Center at www.readyrating.org.

Sources: National Fire Protection Association and American Red Cross®



Keep operations crew operating at top capacity

School employees who work in operations wear the proverbial hard hats. They are the people responsible for implementing sometimes complex safety plans for every inch of the campus. They might be behind the scenes checking batteries in smoke detectors after hours, but often they are visible in the hallway, classroom and parking lot, ensuring the safe functioning of every facet of the school. They understand state- and federal-mandated safety codes and advise administrators on how the school can best meet those expectations given budget constraints.

What are some practical ways for those in operations to perform at their fullest?

Concentrate on prevention. Set up your school to be as safe as possible by making well-informed choices about security. For example, how will visitors to the school gain entrance? Will they need to show an ID? If so, make sure there are enough staff members to check IDs so visitors can't skip that step on entry.

Make a list and check it twice. Keep good records and files so you don't lose track of any key procedures or equipment.

Keep your eyes on the prize. Consider roaming the school at different times of the day with a camera and taking photographs of high-traffic areas — hallways, stairwells, parking lots, etc. Review the photos later on your computer so that you can catch dangers and act to remediate them. Check security cameras regularly to ensure they are working, properly aimed and the recording features are operational.

Drill and train. Help faculty learn what to do in all kinds of situations and where supplies are kept. Schedule and run



drills with the student body. Drills have been shown to help students and faculty remain calm and efficient in an actual emergency. They are more effective if faculty members and students don't know they are coming.

Communicate. Let your school community members know how the school measures up in terms of safety. Let them know plans for upgrades. Explain the flow of information in case of an actual emergency.

Stay abreast of best practices. These could change based on your location, type of building, etc. Safety drills should take place without warning, and parents should be informed of where they should collect their kids in an emergency.

Reach out to your wider community. The community can be a great partner in helping to keep your school safe. It's important to cultivate "school-community partnerships to enhance safety measures for students beyond school property," according to the National Association of School Psychologists. Think police surveillance as well as Block Parents and Community Watch programs.

FOCUS ON DISASTER: FLOOD

Flooding is the most common natural disaster in the United States. Low-lying and coastal areas are particularly at risk, but a flood can occur anywhere.

How to prepare:

- Be sure your flood insurance is adequate.
- Know how to interpret warning signals such as flood watch, flood warning, flash flood alert and evacuation notice.
- Evacuate before the water arrives.
- Protect property by clearing debris in advance and elevating valuables.

To check your flood risk with Federal Emergency Management Agency, enter your address here: <http://tinyurl.com/o4rmmu8>.

Source: Federal Emergency Management Agency



Routines, dialogue can help students recover from disaster

It often is up to educators to calm and protect students and help them process an emergency event after it happens. How an educator does that depends on both the contours of his or her own school community and nature of the disaster — intruder on campus, fire, tornado and even a flu outbreak. There are, however, commonalities for educators that can be applied to every emergency situation.

In case of disaster, educators should:

- Know that each child will react differently. Listen to your students and watch their behavior.
- Try to keep classroom routine normal and unrelated to the event, as it will soothe students' nerves.
- Provide structured time in class to discuss and process the disaster.
- Dispel rumors and drama; help children stick to the facts.
- Limit exposure to media, especially visual media, which can traumatize a child all over again.
- Make yourself available to students, so they can talk with you about the event.



- Create constructive activities for students about the event. They could write notes to those affected or draw pictures of moments of heroism. Let them generate ideas.
- Help older students channel anger and despair they might feel into positive activities related to the event.
- Remind students that they are safe at school.
- Know that students will take their cue from you. If you can, plan your response with other trained adults before you share it.

Sources: American Red Cross and California Department of Public Health

Emotional Recovery from Disaster

1. **Monitor reactions.** People have a variety of reactions to disasters, including feeling drained, tired, unfocused and irritable. They could have changes in appetite or sleep patterns and feel sad or worried.
2. **Get back to a routine.** Eat healthy. Get rest. Stay connected to your family and friends. Tackle tasks in small steps.
3. **Signs you might need more help.** If you are experiencing any of the following for two weeks or longer — crying spells or bursts of anger, difficulty eating or sleeping, fatigue, stomachaches or headaches, avoiding family or friends — consider reaching out for professional help.

“Keep a particularly close eye on . . . children,” the American Red Cross® advises. “When disaster strikes, a child’s view of the world as a safe and predictable place is temporarily lost. . . . How parents and other adults react following any traumatic event can help children recover more quickly and more completely.”

For more information on adults and children recovering from disaster, visit

www.redcross.org/find-help/disaster-recovery/recovering-emotionally.

FOCUS ON DISASTER:

ACTIVE ASSAILANT

There were 74 school shootings in the 18 months following the Sandy Hook shooting in December 2012, according to CNN.

An active assailant is someone actively engaged in killing or trying to kill people in a confined and populated area.

If you encounter an active shooter, take these steps:

- Run. Have an escape route in mind.
- Hide. Stay out of the shooter’s view and block entry to your hiding place; silence your cellphone.
- Fight. Only engage in a fight as a last resort and when your life is in imminent danger.

Sources: U.S. Department of Homeland Security and CNN

Reduce disaster's impact with sound financial plan

A disaster often strikes swiftly and without warning. Planning — financial planning — does not.

Careful planning is the key to preserving an organization's property, assets, information and financial viability no matter what emergency challenges arise.

Sound financial preparation can reduce the impact of loss of life, injury or property damage far more than anything you can do in the aftermath of a disaster. To create a strong mitigation plan, schools, with the help of a financial advisor, should:

- Assess their property's disaster vulnerability.
- Create evacuation and communication plans.
- Ensure adequate insurance for equipment, grounds, buildings and vehicles.
- Understand what is and what is not covered by insurance.
- Protect assets by managing debt and understanding government benefits available after a disaster.
- Have a clear financial plan to follow in case of disaster.

Equally important to financial preparation is the backup of crucial information for your school, financial and otherwise. If infrastructure fails, leaders still will need to access records and pay bills to avoid problems with credit and to stabilize the crisis.

Consider these actions:

- Make copies of important documents and store them off-site. You can store them as paper copies, burn CDs



containing the information, or use an off-site electronic storage service.

- Back things up using more than one of the above methods.
- Take a careful inventory of items at school, in case of an insurance claim later.
- Potentially choose a financial advisor or place to store documents that is not located in your region. In case a disaster cripples your whole region, you would still have access to someone in a working office.
- For administrators: Make a record of important computer passwords and save that record off-site.

In some cases, the Federal Emergency Management Agency, FEMA, offers incentive programs to organizations that plan ahead. Visit www.fema.gov/ for more information about whether your schools qualifies.

Sources: American Red Cross, FEMA, Investor Solutions and Ready, a national public service advertising campaign

Ready Rating™ membership benefits include:

- 10 percent discount at the American Red Cross® store
- Full access to all online tools, including:
 - ReadyGo Assessment. This basic evaluation focuses on the most critical preparedness steps your organization should take to better prepare for disasters and other emergencies.
 - ReadyAdvance Assessment. This checkup measures your organization's existing preparedness plans, allowing you to implement actions that take your preparedness to the next level.
 - Emergency Response Planner
 - Emergency Action Plan Template Generator
 - Extensive Resource Center

Visit www.readyrating.org today.

Disaster apps are one download away



Emergency. This free cellphone app offers real-time information and tips for managing 35 types of disasters, including hurricanes, earthquakes, wildfires and man-made. It provides one-stop shopping to help you keep yourself and your loved ones safe and can be customized for your location and circumstances. You also can choose alerts that apply to you or select alerts from across the country to monitor regions where your family and friends reside. In addition, this app provides vital information about what to do before, during and after an emergency strikes. To download, text "GETEMERGENCY" to 90999 or search "Red Cross Emergency" in the Apple App Store, Google Play or Amazon Marketplace.

First Aid. This official American Red Cross® app provides sound first aid advice for free. It addresses the most common emergencies, so you can feel confident helping in tense situations and possibly saving the life of a loved one. The First Aid app offers videos, interactive quizzes and step-by-step advice to help you hone your emergency treatment skills. To download, text "GETFIRST" to 90999 or search "Red Cross First Aid" in the Apple App Store, Google Play or Amazon Marketplace. Available for Android and iPhone devices.



Pet First Aid. Protect your pets with the app that supplies veterinary information and advice for large and small pet emergencies. Being prepared can mean the difference between a safe pet and one that's in danger. This free app includes videos, interactive quizzes and easy-to-follow advice. To download, text "GETPET" to 90999 or search "Red Cross Pets" in the Apple App Store, Google Play or Amazon Marketplace. Available for Android and iPhone devices.

Relevant Data

Better Decisions

The Right People

Looking to hire trustworthy people?

Turn to the trusted resource that Church Mutual recommends

As a leader in the applicant screening industry, Trusted Employees has helped organizations find trustworthy people for more than 20 years — and we prove our worth regularly to corporate partners such as Church Mutual Insurance Company and more than 5,000 active clients. You can rely on our expertise for criminal background checks, drug tests, identity checks, education verifications, and more. We make it easy for you to monitor and compare candidates as they move through the screening process. And our turnkey services are scalable, compliant, customizable — and affordable.

Let us know you're a Church Mutual customer, and you'll enjoy special discount pricing!

For screening of new hires, employees or volunteers, let us provide the customized solution you need to make the best hiring decision. Contact Trusted Employees today at trustedemployees.com/churchmutual or call (877) 389-4024.



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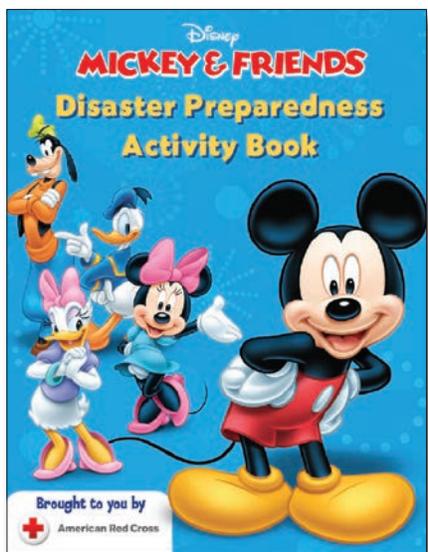
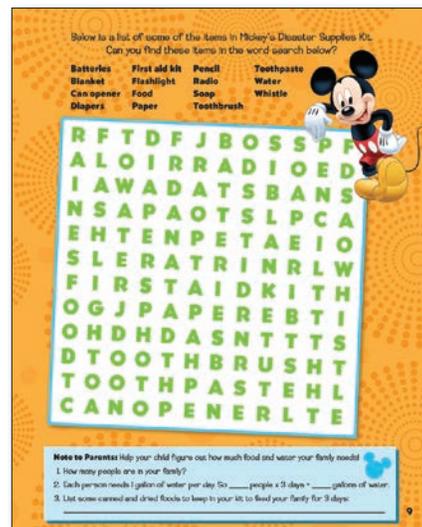
A tri-annual publication by Church Mutual Insurance Company

For Kids' Sake



Monster Guard: The app that helps kids stay safe. Three irresistible characters — Maya, Chad and Olivia — teach safety preparedness to children ages 7 to 11 through this informative app. Kids learn skills and then practice what they've learned through every level of the game. "Monster Guard is emergency preparedness disguised as fun," said Wendy Savage, executive director of the North Central Chapter

of the American Red Cross®. "Young app users can role-play as various monster characters go through initiation and engage in interactive training episodes for hazards, such as tornadoes, floods and hurricanes. If a player completes all the episodes, he or she will graduate and become a member of the Monster Guard." The app is sponsored by Disney and is a free download from the American Red Cross. For iPhone and Android mobile and tablet devices. To download, text "MONSTER" to 90999.



Visit <http://www.redcross.org/prepare/location/home-family/children> to find a **Disaster Preparedness Activity Book**. Printable or interactive online, this fun-filled book help kids learn good ways to prepare for emergencies, such as thunderstorms, fires and winter storms. Children will enjoy word scrambles, for example, as well as word searches, instructions to make a disaster preparedness kit, fill-in-the-blank exercises and mazes. The book is available in English and Spanish at the aforementioned web address.

A call to action. Kids in grades K-12 can help with disaster relief around the world. They can visit www.redcrossyouth.org/high-school/ to find out how to start and maintain a **Red Cross Club**. As members of the club, kids will work closely with local American Red Cross® chapters and engage in projects that address needs across the world, according to American Red Cross®. Kids will create, plan and participate in service projects that help their schools and communities and make an impact around the globe.