

Risk Reporter

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Protecting against catastrophic violence

Although catastrophically violent events are not frequent, the consequences are tragic. With the recent rise in active shooter incidents, specifically, many organizations are asking questions about how to make sure they are prepared for such violent events.

"There are several precautionary measures that can be taken," said Ron Aguiar, director of safety and security at Southeast Christian Church in Louisville, Ky., and author of *Keeping Your Church Safe*. "It starts with getting a group together to develop a plan."

Forming and training a security team

One of the most effective steps a religious organization can take to help prevent catastrophic violence is to develop a security team. The team should be made up of staff or congregation members and should include local law enforcement representatives.

Jeff Kowell, director of the life safety ministry at New Life Church in Colorado Springs, Colo., which experienced a deadly shooting following a Sunday service in 2007, advises religious organizations to be deliberate in their efforts to develop and maintain a dedicated, trained group of men and women to help keep their congregations safe.

"Train ministry staff and volunteers to be watchful and not dismiss behaviors or occurrences that could be indicators of violence," Kowell said.

Oftentimes, local law enforcement agencies will provide an officer or representative to speak to your staff and security team about precautions they should take and signs of potential danger.

Aguiar notes that ushers and greeters — whether they know it or not — often serve as the front-line security team, so it's important to get them involved.

"Violence often occurs by a late arriver interrupting a service," Aguiar said. "If ushers and greeters are well-trained, they might be able to identify and prevent danger before it occurs."

Kowell also suggests training team members to look for "DLRs," meaning "Don't Look Right." Other organizations use the "See Something, Say Something" motto.

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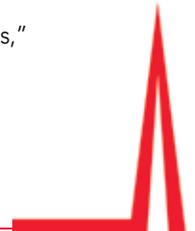
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"When something or someone is out of place or behaving erratically, we practice 'aggressive friendliness' and engage them in a nonthreatening way — hopefully to productive ends," Kowell said. "Many times, this practice is enough to dissuade an individual looking for a place to act out."

Developing community partnerships

Aguiar recommends reaching outside of the organization and partnering with the local community. Many communities have InfraGard® chapters. InfraGard is a partnership between the Federal Bureau of Investigation and the private sector and is dedicated to sharing information and intelligence to prevent hostile acts in the United States. To learn more about InfraGard, visit www.infragard.net.

"Attending the monthly InfraGard meetings brings a national perspective to my security team and also allows me to get firsthand information as well as free safety tips and advice from the experts," Aguiar said.

If there's not an InfraGard chapter near you, Kowell suggests creating your own community meeting. "Reach out to law enforcement and start having monthly community meetings with several local religious organizations along with police and fire departments," Kowell said. "Many retail businesses do this already, and it provides an environment to share information as well as develop healthy relationships and friendships between faith-based organizations and law enforcement officials."

Arming security teams

The decision to have or forego armed security is one that should be carefully considered — not made as a rash reaction to the latest spur of violent crimes. For an organization that feels it's appropriate to have armed security personnel on its grounds, there are some options. One is to hire an off-duty police officer, which limits the organization's liability.

"It typically costs about \$25 per hour to have an off-duty police officer monitor an event, such as a worship service," said Chuck Chadwick, president of the National Organization of Church Security and Safety Management, Inc.™ (NOCSSM).

If an organization can't afford to hire professional law enforcement, Aguiar recommends developing a partnership with the law enforcement officials in your community.

"If you invite your local law enforcement officials — both police and fire departments — to your building, they will typically perform a site assessment for free," Aguiar said. "If the local emergency response teams know their way around your building in advance of a violent situation, it can save time and lives."

Carrying concealed weapons

The decision to allow congregation members to carry concealed weapons on the property also should not be a spur-of-the-moment decision. Thorough research and legal consultation should be sought in every situation.

"Just because a congregation leader feels that it is okay for a member to carry a concealed weapon doesn't mean it's legally okay," Chadwick said.

Every state has different concealed weapons carrying laws. Some states require religious organizations to give individuals permission to carry concealed weapons inside. Other states do not require this permission.

"Additionally, having unidentified armed members 'in the mix' during a shooting introduces a variable and risk that both the organization's security team and local police need to be aware of and trained for to ensure emergency response plans are effective," Kowell said.

Responding to violent events

To help religious organizations be as prepared as possible, the security team should train and educate organization members on what to do if a violent event were to occur. Aguiar recommends training congregations to do three things if an intruder starts shooting:

1. **Get away.** Get out of the building if the shooter is inside and escape to a safe place.
2. **Hide.** If you're unable to escape, try to avoid being seen by the shooter. Close doors, turn off lights and turn off cellphones to avoid attracting attention to yourself.
3. **Confront the shooter.** If there's nowhere to escape or hide, plan actions to confront the shooter. Find a large object, such as a chair, to throw at the shooter to help distract him or her. Then, with the help of others, overwhelm the shooter to stop the violence.

"Don't wait until something happens," Aguiar said. "Form a committee or a team and start talking, seek outside council, make a plan and then pray you never have to use it."

- **For more information** on armed security, including a list of questions to help determine if it's a wise option for your organization, visit www.churchmutual.com, click on "Safety Resources" and select "Risk Alerts."



Seasonal Spotlight

Protect air conditioners at discounted price

Throughout the past couple of years, you've heard from Church Mutual about the importance of protecting your facility's air conditioners. As you know, the value of copper is such that air conditioners have become a prime target for thieves — the copper condenser coils inside the units are what they're after.

To help our customers protect their air conditioners and avoid the inconvenience of dealing with a theft, Church Mutual has partnered with Property Armor, an air conditioner cage manufacturer, to provide you with a 15 percent discount on cages.

Compared to the potential cost of replacing an air conditioner and repairing other damage caused by a thief who destroys property to gain access to copper, the cost of purchasing an air conditioner cage is minimal. Property Armor's cage prices range from \$340 to \$421 with the discount (shipping and installation not included).

Although air conditioners are not copper thieves' only target — others include gutters, downspouts and parking lot lights — they are by far the most frequent. In 2011 and 2012 combined, our copper theft claims numbered 2,744 and totaled \$18.4 million in damages — and that doesn't even include the cost shared by our customers through their deductibles. Approximately 90 percent of those claims involved air conditioners.

There's no better time of year to ensure that your air conditioners are protected. Caging air conditioners before they're needed ensures that your congregation won't run into such trouble when the weather warms up.

I hope this discount is an encouragement to your organization as you continue to look for ways to protect your buildings. Learn more about the cage options available from Property Armor at www.churchmutual.com/copper or by calling Property Armor at (855) 858-5757.

Edward A. Steele
Risk Control Manager

Avoid playground injuries with SAFE procedures

According to the National Program for Playground Safety (NPPS), each year more than 200,000 children are injured on playgrounds in the United States. Many of these incidents could have been avoided if the organization implemented a safety protocol.

"Every child has the right to a safe, positive and fun outdoor play experience," said Donna Thompson, executive director at NPPS.

One of the most effective tools is the SAFE framework. SAFE addresses major factors to help avoid injuries on playgrounds and play areas by emphasizing supervision, age-appropriate design, fall surfacing and equipment maintenance.

Supervision

Adults should monitor children at all times and practice active supervision. Before kids play, inspect the equipment and surrounding area for dangerous objects. Be aware of weather conditions that could affect the safety of the children, such as high winds, ice or water on play structures. During playtime, make sure kids are dressed appropriately and using equipment the way it was designed to be used. When playtime is over, account for every child and report even minor accidents.

Age-appropriate design

"Playground equipment is designed for ages 6–23 months old, 2–5 years old and 5–12 years old," Thompson said. "Clearly indicate what age group the play area was designed for on a sign near the playground. Do not allow children to use a play structure designed for older kids."

Fall surfacing

"Nearly 70 percent of all playground injuries are related to falls to the surface," Thompson said.

The height of equipment determines the thickness of surfacing. Recommended surfaces include loose-fill or synthetic materials, such as shredded rubber, hardwood fiber or pea gravel. Surfacing should be age-appropriate. For example, do not use pea gravel in a 6-month to 23-month play area. Consult with a certified outdoor play inspector to make sure the correct thickness and type of fall surface are implemented. A list of certified inspectors can be found at www.playgroundsafety.org/certified.

Equipment maintenance

Maintenance routines should be determined for each specific playground and implemented in regular intervals. Wood equipment should be free of splinters, metal equipment free of rust and plastic equipment free of cracks. In addition, playgrounds should receive a professional inspection yearly.

- **For more information** on playground safety, including safety resources, training and more information about the SAFE method, visit www.playgroundsafety.org. Find additional playground safety resources at www.churchmutual.com, click on "Safety Resources" and select "Playground Safety."

Q | A

A Perspective

With spring in full bloom, many religious organizations might be considering starting a congregation-based community garden. Risk Reporter spoke with Bryan Ellis, director of the community garden at The University Church of Toledo, about the roles and responsibilities that come with running a congregation-based community garden. He shares information on starting and maintaining a garden as well as the benefits gardening brings to the community.



Risk Reporter: What are some preliminary issues religious organizations should consider when deciding to set up a congregation-based community garden?

Ellis: One of the most important aspects of creating a community garden is determining its purpose — is it an outreach for ministry? Will it grow and enrich your congregation?

Once you determine the purpose of the garden, it also is important to look at the cultural makeup of your community. The garden should engage the community in a way that makes sense to them, by growing crops that the community is familiar with and will use. Along with that, you also should consider where the food will go — whether to food banks, members of your congregation or other community programs.

Risk Reporter: What are the first steps in setting up the actual garden?

Ellis: Start by identifying who will be in charge of the garden. This might be one individual or a committee that oversees the scheduling and office work that keeps a garden running smoothly.

Once a person or committee is in place, it's important to establish rules that all volunteers must obey when working in the garden. For example, these rules might cover regular garden hours, proper behavior and use of tools and a list of any prohibited substances. All volunteers should receive a copy of the garden rules.

A schedule of common garden chores will also need to be created to ensure the garden is taken care of and that members of the congregation have ample opportunity to get involved.

Risk Reporter: What safety precautions should religious organizations take when setting up a community garden?

Ellis: It is important to be aware of the potential safety issues that come with gardening and know that your congregation and the volunteers are protected. Consider having volunteers sign a liability waiver and complete a medical form disclosing any allergies or medical conditions as well as emergency contact information.

We also have cameras in our garden as a preventive measure against theft of tools and equipment, along with combination locks on sheds. The best defense against theft is to keep your community aware of what you're doing and make them feel like a part of the gardening efforts.

I also recommend performing a comprehensive site walk-through weekly to look for things like uncovered water vessels or ponds, tools that have been left behind or other problems that could pose injury to volunteers.