



Safety Begins With People



**Church
Mutual**
INSURANCE COMPANY

The Protection SeriesSM

Low-cost,
practical
ways to
make your
worship center
a safer place.

Church Mutual has been protecting America's faith communities since 1897. Every year, we walk through thousands of worship centers in the course of conducting on-site insurance needs analyses. In so doing, we've identified a number of common problem areas that can affect the safety and security of congregations.

This booklet is a quick way to spot check the safety of your worship center. We've used a handy checklist form so you can make a record of your building's needs. If your checklist has more than a few check marks in the "needs work" column, your congregation should definitely consider beginning or improving on a safety program.

Safety is an attitude that begins with people looking out for one another. As with any cooperative effort, it can help bring your members closer together. Why not take this booklet and do a spot check of your facility now? You might help prevent an accident tomorrow.

Sincerely,



Michael E. Ravn
President and CEO

Church Mutual Insurance Company



Why a safety program?

Your building is a house of worship, but don't overlook the fact that it also is a facility used constantly by large numbers of people. An accident is as likely to occur in a sanctuary or temple as in a school or other public building. Don't forget that safety awareness is just as important at your facility as anywhere else. For instance, you wouldn't want your child to attend a school that has no safety program. But do you have a good one at your worship center?

Many religious facilities are very old. This means that wiring and plumbing, stairways and other fixtures might be antiquated, presenting an ever-increasing possibility of accident and injury. Your building should be thoroughly inspected at least twice a year, with routine repair and maintenance performed as needed.

Why not form a safety committee or add the subject of safety to the board agenda? The more people who become aware and involved, the more effective your program will be. It's easy to start a safety program, and it benefits everyone in your congregation — from the youngest member to the eldest.



First aid first.

Every building should have at least one fully equipped first-aid kit. Make sure everyone is aware of the kit's location.

You probably know all the doctors and nurses in your congregation — but do you know how many members have first-aid or CPR training? Find out. It could be life-saving information.

If nobody in your congregation has completed a first-aid program, ask for volunteers to enroll in a course. In many towns, the American Red Cross® sponsors free or low-cost first-aid training.



Give yourself a tour.

An easy way to begin your safety program is by making a walk-through inspection of your building and grounds. Take along this booklet with a notepad and a pencil. Make a list of potential hazards as you go. Then you can set priorities for getting things fixed.

OK NEEDS WORK

- Inspect wiring, looking for frayed or worn spots and exposed wires that could be fire hazards. If you find any doubtful conditions, consult an electrician.
- Check plumbing and pipes for cracks or leaks.
- Look for leaks and broken vents on your furnace. They can be hazardous, and energy-wasters, as well. Furnaces and heating equipment must be serviced annually by a professional heating contractor.
- Be sure all exits are clearly marked with lighted signs.
- Make sure all exits are clear, with no obstructions to hamper emergency exits. Doors should swing outward.
- If your building has a belfry, check all ropes, cables and fixtures, especially the access ladder.
- Check for grease accumulation in the kitchen exhaust system. Filters and vents should be cleared periodically, according to use.



Preventing falls.

Falls are the number one cause of injury at worship centers. Fortunately, they also are among the easiest accidents to prevent. Here are some ways you can prevent many common falls.

OK NEEDS WORK

- ○ Keep all stairways and hallways well lighted.
- ○ All stairways with four or more risers should have a substantial handrail. Make sure handrails are secure.
- ○ See that stairs and entryways have nonskid safety surfacing. Repair or replace unsafe steps and worn surfacing.
- ○ Keep entryways clean and dry. In winter or bad weather, keep a mop handy to clean floors as needed. (Good idea for the kitchen, too.)
- ○ Post signs to mark freshly waxed floors. Use approved nonskid wax only.
- ○ Inspect carpets and rugs for wear. Retack, if needed, or secure with double-faced tape, available at hardware stores.
- ○ Keep light switches easily accessible. Glow-in-the-dark-type switch plates can help.
- ○ Keep aisles, hallways and cloakrooms free of obstructions and foreign objects. You can slip on a pencil as well as on a roller skate.
- ○ Mark large plate glass doors or windows with tape or safety dots, for greater visibility. Place interior planters or furniture by large plate glass panels.

OK NEEDS WORK

- ○ Keep all walkways free of ice and snow during the winter. Shovel and use salt, or keep a sand bucket handy.
- ○ Look for potholes and cracks in paved areas — sidewalks and parking lots.
- ○ Keep your parking lot well lighted at night for security as well as safety.



Watch out for children.

Children are the most active, inquisitive members of the congregation. They're also the most vulnerable to accidents and injury. Take extra care when looking over your children's facilities, and be sure to think of safety when planning activities for children. A small investment of time here will pay big dividends in the safety and happiness of your congregation's children.

OK NEEDS WORK

- ○ Provide careful adult supervision for every activity — a minimum of two adults, and more supervision for young or special needs children. For groups larger than 20, add one supervisor for every 20 additional children.
- ○ Select activities and equipment well suited to the children's age group. For instance, use blunt safety scissors around small children.
- ○ If you have playground equipment on your grounds, make sure it is securely anchored to prevent tipping. Playground supervisors should keep an eye out for broken or worn equipment. For more information, see our "Safety At Your Playground" booklet.
- ○ Keep playground areas free of rocks and broken glass.

OK NEEDS WORK

- ○ Don't use rooms for other than intended use. Sunday school classrooms aren't gyms — don't let them be used as such.
- ○ Keep poisons out of reach and well marked. Have the number of your local hospital or Poison Control Center handy.
- ○ Get rid of loose paint chips. In older buildings particularly, these can be deadly poison.
- ○ Use spring-loaded or twist-type safety face plates for electrical outlets in the nursery and all preschool-age classrooms.
- ○ Have participants in athletic activities take an appropriate physical exam.
- ○ If your members or children participate in athletics, keep all equipment in good working order. Replace worn equipment regularly.



*Give your
volunteers a
helping hand.*

Almost every congregation depends on volunteers for necessary maintenance and repair work, as well as cooking and cleaning for special functions. Members of the congregation are often good-hearted enough to attempt tasks they wouldn't think of doing in their own homes. Admirable as these intentions might be, they can lead to serious injury.

You can prevent many accidents simply by cautioning volunteers not to overextend themselves. If a job requires special experience or skills — such as roofing or plumbing — make certain your workers are fully qualified, or hire a professional. Don't let your members take an unnecessary risk. If a job requires physical exertion, such as moving furniture or shoveling snow, choose volunteers who are fit for the work.

As always, a well-lighted, well-ventilated working environment provides extra protection, too.

OK NEEDS WORK

- ○ Keep all tools and safety equipment in good repair. Faulty equipment is worse than none at all. Be sure that all electrical equipment is properly grounded when used.
- ○ Provide goggles, gloves and hard hats for workers. You can find them at hardware stores and they give workers invaluable protection.
- ○ Have instructions on hand for use of all power tools — saws, drills, snowblowers, lawn mowers, etc. It's easy to do with photocopies.
- ○ Place warning stickers and safety posters in appropriate places, like workshops. These important materials are available through Church Mutual, the American Red Cross® or the National Safety Council.
- ○ Keep fully charged fire extinguishers in workshops, tool sheds, kitchens — any place where there is danger of fire. Get the proper type for each use; codes are indicated on the side of the extinguisher.
- ○ Check in storage closets and under stairways for obsolete or unnecessary combustible items.
- ○ Store paints and other flammables in a safe place, preferably a separate shed. Use only in well-ventilated areas.
- ○ Don't store gasoline or gasoline-powered equipment — such as lawn mowers and snowblowers — inside your building. Keep them in a garage or shed, away from the main building.
- ○ Check ladders for durability. Extension ladders should have nonskid safety shoes.

OK NEEDS WORK

- ○ When using ladders, station one person to steady the ladder. Don't try to "walk" ladders for extended reach — get off and move it.
- ○ Post emergency phone numbers (police, fire and ambulance) in workshop and kitchen areas.
- ○ Make a list of standard safety procedures including location of first-aid kits, etc., and distribute to all workers. Here again, photocopies are handy.
- ○ Make certain all kitchen volunteers know how to use your appliances. Some might not be familiar with commercial-type equipment.
- ○ Provide hot pads and mitts for cooks and helpers.
- ○ Install smoke detectors throughout the building, especially in kitchen and workshop areas.
- ○ Keep sharp kitchen utensils and tools stored in a secure place, safe from children.
- ○ Be careful with knives, meat slicers and other cutlery. Use extra care with electric implements.



If an accident should occur.

You can set up your own emergency procedure and distribute it within the congregation. This way, if an accident or injury should occur, everyone will know what to do. The victim will receive help as quickly as possible. In serious accidents, gaining even a few extra minutes can save a life.

1. First, make the victim as comfortable as possible. **DO NOT ATTEMPT TO MOVE THE VICTIM.** Keep him or her warm. Administer first aid only if you have the proper training.
2. Next, call an ambulance and the police or fire departments as necessary. It's best to call directly, or 9-1-1. Don't forget to give the address clearly and distinctly.
3. Get the names and telephone numbers of any witnesses.
4. Notify the victim's family. Avoid undue panic — explain the situation calmly. Tell the family that you have called an ambulance and that help is on the way. If the ambulance has already arrived, tell the family which hospital the victim is being taken to.
5. Cooperate with police and fire department investigators. If you are a witness, you can answer questions about the accident. Provide investigators with your list of witnesses.
6. As soon as possible after the victim has been provided for, and a preliminary investigation has been made, inform your insurance agent of the accident. Tell what happened simply and factually. Provide the names of any witnesses. This will facilitate fast, equitable settlement of claims for those injured.



For additional safety information, contact:

Church Mutual's Risk Management Department, the National Safety Council, the U.S. Department of Labor, your local chapter of the American Red Cross®, or your local police and fire departments. In most cases, information is free.

Other Protection Series Booklets.

Visit our website at www.churchmutual.com to view, print or download additional copies of this booklet and others in the Church Mutual Protection Series at no cost.

- Crime-Proof Your Worship Center
- Fire Safety At Your Worship Center
- Make Activities Safer For Your Congregation
- Recognizing Your Liability Risks
- The Road To Safer Transportation
- Safety At Your Playground
- Safety Outside Your Worship Center
- Safety Tips On A Sensitive Subject: Child Sexual Abuse
- Weather Protection For Your Ministry
- Youth Safety And Your Congregation

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección espanol@churchmutual.com.

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3000 Schuster Lane | P.O. Box 357 | Merrill, WI 54452-0357
(800) 554-2642 | www.churchmutual.com