



House of Worship NEWS

INSURANCE AND LOSS PREVENTION TIPS

Summer 2009



"A prudent person foresees the danger ahead and takes precautions; the simpleton goes blindly on and suffers the consequences."

Proverbs 22:3 (NLT)

PREPARING YOUR CHURCH FOR A PANDEMIC

Did the recent news of a possible influenza pandemic get your attention? A pandemic is a global disease outbreak; a flu pandemic occurs when a new influenza virus emerges that people have little or no immunity to and for which there may be no vaccine. The disease spreads easily person-to-person and causes serious illness and possibly death. It can sweep across the country and across the world very quickly. It is impossible to predict when the next flu pandemic will occur or how bad it will be.

Why did the recent outbreak of the H1N1 (swine flu) cause such an alarm? Many of us are too young to remember the influenza pandemic of 1918, but government health officials know how devastating a pandemic can be. It was called the "Spanish Flu" or "La Grippe" and it was a global disaster. It infected 28% of all Americans and an estimated 675,000 Americans died. Worldwide, it killed over 20 million people and has been cited as the most devastating epidemic in recorded world history. More people died in a single year (1918-1919) than in four years of the Black Death Bubonic plague (1347-1351A.D.).



Churches, child care and pre-schools can play a key part in protecting the health of their congregations and the children and families they serve. All you need is a plan. Here are some simple steps you can take to help prevent the spread of disease and viruses within your ministry:

- **COMMUNION:** If you traditionally use one cup for participants, considering using individual disposable cups. One loaf of bread can be substituted with individual wafers. This is a safe and easy way to help prevent the spread of viruses.
- Place hand sanitizers throughout your church facilities and encourage everyone to use them.
- Adjust the way you greet each other on Sunday morning. Handshakes can spread a virus. Make an announcement asking your members to suspend physical contact and greet each other with a wave or nod during a flu season. Everyone will appreciate this.
- Evaluate your ministry programs. If necessary, postpone mission trips or at least consider all of the precautions you can take.
- Consider the ramifications a pandemic could have on your local outreach ministries. Hospital visitations can be a problem so you can establish a phone visitation system where you can still contact and pray for those who are ill without endangering your staff or volunteers.
- If you are serving food or refreshments, encourage people to "take what they touch", use disposable plates and utensils and dispose of trash immediately. Workers serving food should wear disposable gloves - not a bad practice even when there is no flu epidemic.
- Give special attention to Sunday School rooms, Nursery, Restroom and Kitchen areas. Cleaning toys after every use with a disinfectant will help prevent the spread of disease. Encourage workers to try keeping toys from passing from child to child.
- Instruct janitorial staff to disinfect rooms by cleaning surfaces such as chairs, tables and door knobs in addition to normal duties.
- Place signs in every restroom encouraging people to wash their hands thoroughly before leaving and continue to wash hands throughout the day.
- If you don't already have an employee handbook, now is the time to create one for each position in your church. Establish a mandatory leave of absence for ill employees or those caring for ill family members. Adopt "leave" policies that do not penalize workers for absenteeism during a pandemic. Prepare for heavy absenteeism in jobs with "at-risk" populations such as childcare, the elderly or homeless. Workers and volunteers may fear that working with these groups will place them at higher risk for exposure to influenza and stay at home to be safe.
- Decide how you can make it easy for your congregation to continue giving their tithes and offerings in the event of a major drop in attendance - what will you do if government officials prohibit large public gatherings during a major pandemic?
- Appoint someone to manage a program to protect your ministry and make a commitment to provide your staff with current information on health risks and precautions. You can be ready for a possible pandemic if you plan ahead now.

The Center for Disease Control publishes a Child Care and Preschool Pandemic Influenza Planning Checklist. For your free copy, call our office or email your request to donald.williams@hubinternational.com and we will send you a copy promptly.

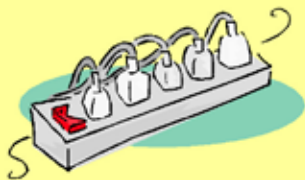
Extension Cord Safety

Extension cords make work tasks easier and more convenient. However, they can also pose serious burn and shock dangers if you do not operate them properly. They can also cause fires.

Read the label describing the usage, size and wattage ratings for the cords you are using. The gauge rating on the extension cord is indicated by a number corresponding to electrical items that you can plug into the cord. The rule of thumb is, the smaller the gauge number, the larger the power wattage of the electrical item.

Also, remember these safety tips to prevent unnecessary extension cord-related injuries on the job:

- Use cords with the UL marking indicating that it has been tested for safety hazards.
- Unplug cords when they are not in use since they still conduct electricity in the outlet, even if they are not connected to an appliance.
- Never use cords that are damaged or cut. Check cords on a regular basis for signs of wear.
- Never run an extension cord if it creates a tripping hazard.



Planning a trip out of the country? Low cost International Medical & Travel Insurance is available on our website. Get an instant quote and buy coverage online.

You can also obtain fast quotes and instant Mexican Auto Insurance for your next mission trip or personal vacation.

www.hubhouseofworship.com

Great Fund-raising Idea

Looking for a great way to raise thousands of dollars for your church or Christian School? The EcoPhones Recycling Fund-raiser pays anywhere from .50 cents up to \$300 per item. There's nothing to buy and nothing to sell. Simply ask parents, neighbors, co-workers and local businesses to donate and recycle their used consumer electronics:

- Cell Phones
- Ink Jet Printer Cartridges
- Laptop Computers
- Apple iPods
- Digital Cameras
- Digital Video Cameras



You can earn cash for every item. They even pay for damaged, non-working and non-listed models.

According to the Consumer Electronics Association the average U.S. household owns 25 consumer electronics devices. With more than 150 million used cell phones stockpiled in U.S. households the EcoPhones Recycling Fund-raiser is much easier and more profitable than you may think. In addition, EcoPhones provides FREE customizable marketing materials and **free shipping** from anywhere in the U.S. including Alaska. Over 32,000 schools, clubs, and churches have raised much-needed funds for their organizations through this free program

For more information, you may register online at <http://www.greenschoolfundraiser.org> or call (888) Eco-Phones / (888) 326-7466. Download and customize your own promotional materials right from their website including a guide to running a successful recycling fund-raiser, posters, price lists, pre-paid shipping labels and everything else you'll need to get started.



Creating a secure environment for your children's ministry is necessary to give parents peace of mind while attending church. Many check-in solutions keep a good record of attendance, but are not designed with security as the primary focus. This is where KidCheck distinguishes itself from other check-in systems.

- - Parents collaborate with your ministry to ensure accurate information
- - Parents create and update their own guardian lists from their home
- - Contact parents over their cell phone via SMS text message
- - Rich reporting capabilities for visitor follow-up, attendance and more
- - Very affordable, starting at just \$24.99 per month

Effective, affordable, and adaptable for large and small churches. This is a web based program designed for churches and day care centers. To see if KidCheck may be right for you, visit www.KidCheck.com. (KidCheck is not affiliated with HUB International).

HUB International Insurance Services Inc. is a full service insurance brokerage firm. In addition to providing programs for churches and ministries, we offer low-cost personal insurance, including homeowners, renters, auto, watercraft, personal umbrella and coverage for fine art and collectibles. These programs are available to all members of your congregation. We also provide individual and group life and health insurance as well as a wide selection of commercial insurance products for businesses of every size. For more information contact donald.williams@hubinternational.com.

Understanding Insuring to Value and Coinsurance

Most insurance policies have a coinsurance clause requiring the policyholder to purchase insurance on their property to its full value or an acceptable percentage, such as 80 or 90 percent. In such cases, the policyholder faces a financial penalty upon the adjustment of any loss for which the property is found to be underinsured. This penalty is proportionate to the extent of underinsurance. Take this example:

- Your church building has a Replacement Value of \$1,000,000; (Replacement Value means the cost to rebuild your church at today's prices).
- The insurance policy has a coinsurance provision of 90%; coverage in the amount of \$700,000; and a \$1,000 deductible; and
- There is a claim for repair of interior water damage totaling \$50,000.

The 90% coinsurance provision means you must insure for at least 90% of the \$1,000,000 Replacement Cost, or \$900,000. However, assume you only bought \$700,000 of coverage (77% of what was required by the policy). Because of the coinsurance penalty, you will recover only 77% of your water damage claim (\$38,500). After the \$1,000 deductible, your net recovery is \$37,500. You are now responsible for paying the uninsured portion of the loss: \$11,500 (\$50,000 less \$37,500).

From this example you can see the importance of establishing accurate property valuations and buying adequate insurance coverage. As the policyholder, it is your responsibility to select the correct amount of insurance coverage for your church. Replacement Values are driven by the cost of building materials and labor and can vary by location. Obtaining a cost estimate from a local builder is recommended.

HUB International can assist you in calculating Replacement Values using a Cost Estimator software program recognized by insurance companies – however, these are only estimates designed to help guide you. For more information or if we can help you in any way, please call our office and ask to speak with an account manager in our House of Worship Department. 800-645-6900

Safe Lifting Techniques

Lifting is very much a part of our everyday life and jobs. And, because of this, we tend to do it without thinking, or at least we do until our backs start to hurt. Lifting incorrectly can result in a variety of injuries. Back strain is a very common one and it results from overstretching certain muscles. But it can be avoided by practicing safe lifting techniques. A hernia is another injury associated with lifting. It does not generally result from a single lifting effort but usually the result of continued extreme exertion, especially done contrary to the structure of the body. Safe lifting plays an important role in keeping your back healthy. Although there doesn't seem to be just one correct to lift an object or even a child in your Sunday School or Day Care Center, there are lifting techniques that take strain off the low back areas. They include: (continued on Page 4)



Internet Liability

Posting a web site is simple. The liability exposures that come with it are not. Churches and Christian Schools that have a web site now have the legal liabilities of a publisher, yet most have no concept of their resulting legal responsibilities. In addition, new legislation continues to create potential liabilities, particularly in the areas of user privacy and domain name infringement. If your church has or is contemplating a new web site, there are risks you need to consider, such as (1) Misuse of information which is either confidential or subject to statutory restrictions of use; (2) Defamation, libel and slander; (3) Breach of confidence or infringement of privacy; (4) Inadvertent transmission of a virus; and (5) Infringement of intellectual property rights.

Somehow, many people got the idea that if it was online it was free for the taking and copyright laws do not apply. This is absolutely not true. *If you borrow material or even a graphic image and publish it on your site – you should assume that the material is copyrighted and can't be distributed without the author's or copyright holder's explicit consent.* The absence of a copyright symbol or statement does not mean it is free for you to use.

The question of who rightfully owns a particular domain name for a web site is a new area of litigation. It is not unusual for one church with a domain name or web site similar enough to cause on or both of the parties to file suit.

Consider this scenario. A pastor's sermon unintentionally defames the character of an individual or group he or she is speaking about. What was at one time an exposure confined to the four walls of the sanctuary can now expand to a horrific exposure should the sermon be published on the web site for the whole world to see or hear.

Traditional liability policies do not address internet exposures and many insurance companies have added exclusions until they can have a better way to gage the exposures or develop a liability insurance product designed to provide the proper protection. HUB International has access to new internet liability insurance policies that can help protect your ministry. Please call us if you have this exposure or if you want additional information.



Joe was opening a new business, and one of his friends decided to send flowers for the occasion. The flowers arrived and Joe read the card. It said, "Rest in Peace." Joe, enraged, called the florist to complain. The florist replied, "Sir, I'm really sorry for the mistake, but don't get angry. Somewhere there is a funeral taking place today, and they have flowers with a note saying, "Congratulations on your new location."

One beautiful Sunday morning, the pastor announced to his congregation: "My good people, I have here in my hands three sermons...a \$100 sermon that lasts five minutes, a \$50 sermon that lasts fifteen minutes, and a \$10 sermon that lasts a full hour. "Now, we'll take the collection and see which one you have chosen."

A man and his young son went to church, and when they came out the father was complaining that the service was too long, the preacher was no good, and the singing was off-key. Finally the little boy said, "Daddy, I thought it was pretty good for the dollar you paid".

An elderly woman had just returned to her home from an evening of religious service when she was startled by an intruder. As she caught the man in the act of robbing her home of its valuables, she yelled, "Stop - Acts 2:38!" (.turn from your sin...) The burglar stopped dead in his tracks. The woman calmly called the police and explained what she had done. As the officer cuffed the man to take him in, he asked the burglar, "Why did you just stand there? All the old lady did was yell a Scripture to you." "Scripture?" replied the burglar, "I thought she said she had an AXE and two 38's!"

Jim climbs to the top of Mount Sinai to talk to God. Looking up, he asks the Lord, "God, what does a million years mean to you?" The Lord replies, "A minute". Jim asks, "And what does a million dollars mean to you?" The Lord replies, "A penny." Jim asks, "Can I have a penny?" The Lord replies, "In a minute."

Safe Lifting Techniques, cont.

- Look over the load. Decide if you can handle it alone or if you need help. When in doubt, ask for help. Moving or lifting objects or children that are too heavy are not worth strained or sore back muscles.
- Clear away any potential obstacles before beginning to carry an object.
- Remember, carrying objects will change your balance. To keep this change of balance to a minimum, keep the load close to your body and to your normal center of gravity, which is between the legs and shoulders.
- Use a good foot position. It allows you to keep your balance and brings into play the full power of your leg muscles. Leg muscles are more powerful than back muscles, so let your legs do the work.
- Use your feet to change direction. Don't twist your hips because it will affect your balance.

When someone is helping you lift, teamwork is important. Decide in advance how it is to be handled. Check the route and clearance.

Lifting and lower should be done in unison. Everyone has a way of lifting the seems "natural" - examine yours to see if you using techniques to reduce strain on your lower back.

Our Mission Is Protecting Yours

If there is some way we can improve our service to you, or assist your ministry in any way, please call me.

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