



HUB International of California Insurance Services, Inc.

House of Worship Division
CA License #0757776

America's Premier Broker representing faith based organizations for 30 years.

Toll Free: 800-645-6100

Third Quarter 2007



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Protecting Your Church: Ideas for Loss Prevention

TULIP (Tenant Users Liability Insurance Policy)

Did you know that when your church allows others to use the sanctuary, fellowship hall, gymnasium or camp facilities for private events, it creates a significant liability exposure for the church? Whether you provide the facilities to members or rent them to other persons or organizations, the church may be liable for bodily injury or property damage resulting from their activities. Most "tenants" do not have insurance or if they do, it will not protect the church unless the church is a named insured on their policy. Obtaining a Certificate of Insurance can be difficult and most lay-persons in the church office are not trained to review the certificate to ascertain if it provides adequate protection for the church.

If the Tenant User does not carry insurance or if the coverage they have does not protect the church, a claim would need to be made against the Church's insurance policy. This can adversely affect your loss ratio and ultimately result in higher insurance premiums.

HUB International is pleased to introduce low cost General Liability Insurance for Tenant Users of churches and other faith-based organizations. It protects the Tenant User and the church against claims by "third parties" who may be injured or have property damage, as a result of the activities of the Tenant User. The program is available at no cost to your church.

Here is how the program works:

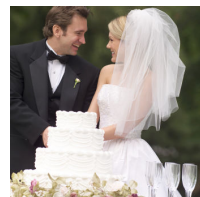
HUB International will collect information from you on the facilities you rent or allow others to use and set up the

program for your church. When a Tenant User wants to use the facility, your office simply directs them to a website where they enter a code that identifies your church. The Tenant User answers a few basic questions in a three step process that provides them with an on-line quote.

If the Tenant User decides to purchase coverage through the program, they simply enter their credit card information and coverage is bound, including forwarding a Certificate of Insurance to your church office, the Tenant User and to our office.

The types of events covered include:

- Weddings
- Receptions
- Concerts
- Seminars
- Sports Events
- Club Meetings



For more information, contact HUB International of California Insurance Services, Inc. and ask to speak with an Account Manager in the House of Worship Department. 800-645-6100.

ATTENTION CALIFORNIA CHURCHES **CHURCH RISK MANAGEMENT CONFERENCE** **OCTOBER 18TH, 2007**

We are pleased to announce that a Church Risk Management Conference is being held at All Saints Church in Pasadena on October 18th, 2007. This informative seminar on legal and tax issues affecting all

churches will help prepare managers, administrators, and clergy and vestry members to protect and preserve their church's assets.

This conference is open to all denominations.

Registration will begin at 8:30 A.M. and the program will start at 9:30 A.M. and run through mid-afternoon. Featured speakers include:

- Richard Hammar, J.D., CPA, Senior Editor of Church Law & Tax Report
- Eric Spacek, Sr. Church Risk Manager, Center for Risk Management, GuideOne Insurance
- Erin Fisher, Risk Management Consultant for GuideOne Insurance
- Daniel Crowley, J.D. Specialist in liability defense work for churches
- Robert Conti, Attorney, Labor Employment Law Specialist
- David Judson, President, Judson Studios

Subjects will include – Richard Hammar's 2007 Church Law and Tax Update. Why churches get sued, what to do when they do, and avoiding litigation. Guidelines for use of church facilities by outside third parties. Employment liability issues and workers' compensation loss prevention. What to look for in preserving, protecting and valuation of stained glass.

The registration cost is \$20 which will include a continental breakfast and lunch as well as all course materials. Seating is limited, so please call now to reserve your seats for this important event. For more information or to register, contact Anna Flores or Lorena Jeffery at (310) 568-5900 or email us at: hubca@hubinternational.com



INTERNATIONAL MEDICAL AND TRAVEL INSURANCE NOW AVAILABLE ONLINE

International travel can be an exciting adventure, but it can also bring many unpredictable situations if you or a church member should need medical care while you are abroad. ACA provides U.S. Citizens and non-U.S. citizens with international insurance resources to ease the stress of an unfamiliar culture or medical system. Whether you need coverage for a vacation, group coverage for mission's trips or even coverage for our business if you have employees traveling outside the U.S., our new website has a product to meet your needs.

We developed this program because so many travelers do not have medical insurance or the insurance plan

they carry does not protect them when traveling outside the United States.

We can quickly direct you to the plan that will best meet your situation. Our programs are available to:

- You, your family and relatives
- Members of any church congregation
- Church clergy and Staff
- Youth Groups
- Missionaries

The Patriot Travel Medical Insurance program provides coverage for individuals and families for 5 days up to 2 years. **The Global Medical Insurance** program is a long-term, annually renewable policy which is perfect for Missionaries. Youth Groups and church members attending events such as Holy Land Tours, can obtain coverage from 5 days up to 1 year under **The Patriot Group Travel Medical Insurance**. This program is for groups of 5 or more.

The Patriot T.R.I.P. Elite program provides protection for a picture perfect vacation and we highly recommend this program. In addition to emergency medical and emergency evacuation coverage, it includes coverage for travel delay, baggage, and trip interruption.

To help protect you from losing money you've spend on travel, the **Patriot T.R.I.P.** program helps protect travelers who are unable to travel or are interrupted during their covered trip due to circumstances such as a sudden and unexpected illness or injury, death in the family, jury duty, job layoff, terrorism or bankruptcy of the tour operator, cruise or airline.

Sky Rescue provides emergency medical evacuation and scheduled coverage for individuals under the age of 65 traveling outside their home country for a minimum of three months. The plan may be purchased for three months, six months or 12 months and can be rewritten to succeeding or subsequent periods.

Whatever the travel exposure you have, we have a program for you. Visit our site at www.hubhouseofworship.com and click the "Travel Insurance" banner. You can review each of the plans available, print a brochure, obtain quotes, save your quotes for future reference or purchase and print your policy online.





CLIMBING WALLS

Because of the inadequate training and inattention of a spotter, a teenage girl fell 20 feet off a climbing wall to the floor, severely injuring both legs and her back. Because of these injuries, she will experience lifelong medical problems.

Climbing walls and other extreme sports are growing in popularity, especially in organizations that are seeking to reach out to younger people in the community. The desire for outreach is commendable, but some organizations have not adequately planned for every aspect that an activity such as this brings to the facility.

Before engaging in such activities, sufficient understanding, planning and training are necessary. The following are things that should be taken into consideration before an indoor or outdoor climbing wall becomes part of your organization's outreach.

PLANNING AND CONSTRUCTION

- Only a certified installer of climbing walls should be considered. Be sure to check their credentials and get references.
- Hours of operation and supervision should be discussed and clearly posted.
- Security of the wall, especially when not in use, is critical. Because of the attraction that these walls have, many people will want to try climbing them, regardless of who is present.
- Check with your insurance company to make sure that an activity such as this will be covered under your current policy.
- Consider getting a certificate of insurance from the company doing the installation.

OPERATION

- The landing zone below the wall should be adequate to ensure safety in the event that someone should fall.
- All participants should sign hold harmless and permission forms (minors).
- A manager /supervisor who is certified to operate climbing walls should be present when the wall is being used.
- All participants should be trained prior to usage and sign a form stating they understand the elements of the training.
- Spotters/belayers should be trained as to their function of the operation.
- Any accident or near accident should be documented.
- A first-aid kit should be easily accessible.
- No one under the age of 12 should be allowed to use the wall.

INSPECTION AND MAINTENANCE

- A list of all the equipment used with a climbing wall should be kept on file.
- All equipment should be inspected daily for wear and proper operation.
- Any equipment that is in poor condition should be repaired (only if it can be done safely) or replaced.
- The wall and all +holds should be inspected and documented regularly.
- Should a portion of the wall need repair, it should be shut down until repairs can be made.

Any activity in the organization that could cause harm to those who engage in it, should be discussed, planned, and supervised completely. Inadequate construction, training, inspections, and supervision of climbing walls could result in an unfortunate accident that not only could harm the reputation of the organization, but also the lives of the leaders and participating members. For more information on climbing walls (indoor and outdoor) and challenge courses, visit the Association of Challenge Course Technology Web site at <http://www.acctinfo.org>. For further information on higher risk activities, visit the American Camping Association Web site at <http://bookstore.acacamps.org/ecom/Shop>.

Article Source: GuideOne Center for Risk Management

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PREVENTING COSTLY WATER DAMAGE

Floods are not the only source of water damage. Many insurance claims involving water damage are caused by improper maintenance to roofs or plumbing.

Taking a little time to complete some simple preventative measures can dramatically decrease water damage claims and help your church keep insurance premiums from increasing.

Roofs:

- **Immediately** investigate any signs of water leakage, such as water stains on ceilings or walls, to prevent more serious problems.
- Clean your gutters and downspouts (at least) annually. They can become plugged with all sorts of natural debris: birds' nests, pinecones and leaves, to name just a few.
- Gutter downspouts should extend far enough away from the foundation of the church so that water is carried away from basement walls.
- If your gutters connect to storm sewers, keep drain lines clear.
- Check the condition of your roof(s). Are shingles missing? Any defects or cracks? Address potential problems immediately *before* they start to leak and cause damage.
- Most rain-related roof collapses occur on roofs with slopes of 1% or less. If your church has a flat roof, keep a sharp eye out for sagging areas and areas where water pools or collects.

Church Exterior:

- Outside walls, doors and windows should be inspected each spring and fall for unusual wear and tear.
- Repair or replace any caulking, weather stripping, glazing, and door and window seals that appear damaged or dried-out.
- Inspect exterior doors for cracking, fading or signs of leakage. Check doors and roofs for leaks by shining a flashlight through them.

Plumbing:

- Watch for tree roots encroaching on sewer lines and remove the roots immediately.
- Periodically check hard-to-reach, seldom-seen spaces, such as around water heater, under sinks and behind toilets. Listen for unusual hissing sounds. These may signal a pinhole leak in a water line within the floor or wall.
- Check for water leaks, wet carpeting or warped flooring around toilets, sinks, water heaters and appliances.
- Do not use caustic liquid drain openers on a drain that is completely clogged.
- Do not pour grease down a drain or disposal. Never pour boiling water down a garbage disposal.
- Periodically drain several gallons of water from your water heater. This removes sediment from the bottom of the tank to increase heating efficiency and prolong tank life.
- If your water bill is abnormally high for no apparent reason, get a complete inspection of your water system.
- Fix leaky faucets promptly.
- Insulate outdoor pipes to prevent bursting due to expansion caused by freezing.
- If problems arise, hire an established plumbing contractor who has a good reputation. While he (or she) is there, have him conduct a quick check of appliances, drains and pipes to ensure that everything is in good working order.

Damage caused by wear and tear, poor maintenance or deterioration is usually excluded from your policy, as are most claims resulting from continuous or repeated seepage or leakage. Therefore, it is extremely important to make sure your church property is properly maintained.

This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor is any suggested checklists or action plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities.

You can receive future copies of this quarterly newsletter at no cost, by mail or email, just call the toll free number below.

WE EARN YOUR TRUST...

Members of your church share in the vision of your ministry and support your activities with tithes and offerings. This commitment requires due diligence and care in how the funds are allocated. We would like the opportunity and privilege to participate with you in being good stewards of the funds entrusted for the work God has called you to do. Allow us to design a comprehensive insurance and risk management program that meets the specific needs of your ministry at the most competitive cost available. There is no obligation, so please call us today.



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