



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a Vermont-domiciled, nonprofit captive and collaborative pooling effort among dioceses and archdioceses in the Kenedy Directory, established in 2003 to serve their risk financing and risk management needs. We are at 32 members spread across the country. BPIC offers a customizable structure and benefit offerings that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure, using the unique all-lines capabilities of the program. BPIC is governed by its Board of Directors along with the spiritual guidance of its Episcopal Moderator and several third party partners service providers. BPIC offers a members' only website (password-protected) comprised of company financial information and risk management resources. Contact information is provided below, should you seek more information about BPIC or our website.

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Inclement Weather Preparedness

The cold weather safety reminders in this article are helpful for getting through the cold temperatures many of us experience during the winter months. Consider using these tips both at work and at home.

Cold Weather Safety Precautions

- Review your organization's emergency plans. There are many types of emergencies that can occur due to extremely cold weather. Power outages, furnace failure and fire are a few examples. Prior to cold weather emergencies, review and update contact information in emergency messaging systems.
- Contact your supervisor or follow your emergency messaging system for instructions about building closures and work activity.
- Make sure fire and carbon monoxide (CO) detection systems are working. These devices will give you the earliest possible warning that something is wrong so that everyone can escape safely.
- Keep thermostats set at the lowest comfortable temperature as furnaces may struggle to keep the building warm. Wear warm clothes and do not use an alternate heat source.

Space Heaters

Fires caused from the use of space heaters are very common during spells of cold, frigid temperatures. In fact, during a recent five year period, one in every seven space heater fires has caused a fire-related death. Do not use space heaters at your facility. If a furnace failure occurs, follow your facility's emergency procedures.

Prevent Carbon Monoxide Poisoning

Carbon monoxide poisoning is another huge risk during extremely cold weather situations. The use of propane or charcoal grills or generators inside a building or garage – even with the door open – poses a serious risk of CO poisoning. In addition, never use a gas oven to generate heat.

Generator Safety

Use generators outdoors and away from windows, doors and vents. Point the exhaust



away from the building. Do not use a generator unless you have been trained to do so. Always be sure to test a generator prior to using it in an emergency situation or power outage.

Gasoline should be stored outside the building in small quantities in approved containers. Always remember to allow equipment to cool before refueling to prevent vapors from igniting.

Clear Away Snow from Furnace and Dryer Vents

Keep outside furnace, hot water and dryer vents clear of drifting snow to prevent flue gases from backing up into the building and creating a carbon monoxide hazard.

Use Flashlights and Battery-Operated Candles

In most commercial buildings, emergency lighting systems will activate in the event of a power outage. Flashlights and battery-operated candles can also be used for safety. Do not use flame burning candles.

Prevent Frozen Pipes

If a building is unoccupied, do not turn the heat all the way off. Also, if there is a possibility of a pipe freezing, let water drip from the pipe. This may help prevent the pipes from freezing. Open cupboards under sinks to let heat circulate around the pipes as well.

Electronics Safety

- Do not leave electronic equipment in vehicles. Damage may occur.
- Do not use a cold car cell phone battery charger. Let it warm up first.

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Preparing Facilities for Fall and Winter Weather Conditions

Preparing for the change of seasons leading to the fall and winter months is critical to preserving your facilities and keeping your staff and visitors comfortable and safe. The following maintenance tips are designed to help your organization's facilities ensure a smooth transition into the colder weather months.

Clean Gutters and Downspouts

Make sure that gutters and downspouts are clear from debris so that water is adequately drained away from the building. This is especially critical when leaves begin to fall. Overhanging trees should also be pruned at this time to keep leaves and debris off the roof. Water back-up resulting from clogged gutters will damage the roof as well as the trim around the roof, soffits and siding. Standing, backed-up water on roofs can cause ice dams which can freeze and lead to roof damage and leaks. Be sure that downspouts discharge water into underground storm drain leaders or empty onto splash blocks that divert the water away from the building's exterior.

Clear Debris from Drains

In addition to inspecting roof drains, regular inspection and cleaning of exterior stairwell drains to basements should be conducted to lower the risk of flooding. Wherever possible, make sure that downspout extensions are long enough so that water is drained away from the building. Internal floor drains should be periodically rodded and inspected with cameras as necessary.

Inspect Roofs

Autumn is a good time of year to have your facility's roof inspected. Before the weather changes bringing cold temperatures, heavy rain and snow, contact a qualified roofing contractor to inspect low-sloped built-up and membrane roofs as well as higher sloped shingled roofs. Look for loose shingles, especially around the building eaves. Missing or loose shingles can contribute to the formation of ice dams, which allow moisture to enter under the shingles. Check flashings at vertical wall intersections, chimneys, and plumbing vent boots to confirm there are no holes or other damage that can allow water to enter the building during periods of heavy rain or snow. Taking care of the roof reduces leaks and extends the life of your roofing system.

When leaves are falling it is a good idea to check low-sloped roofs on a weekly basis to make sure that roof drains are not clogged with leaves and debris. Roof drains on flat roofs should be routinely cleaned of leaves and debris. Standing water on flat roofs can lead to eventual roof leaks. Higher-sloped roofs can be checked at the end of the season to make sure gutters, valleys, and other areas are not clogged with leaves and debris as well. Water damage from faulty roofs, blocked gutters or downspouts and flashing that has pulled away from the building is one of the largest areas of losses and should be proactively addressed.

Exterior Doors and Windows

Changes in temperature and humidity can cause window and door seals to crack and shrink. Check windows and doors for drafts and leaks inside and out. Caulk areas to seal gaps between window/door frames and exterior walls. Sealing off these areas ensures that warm air remains inside the building and also protects the exterior building envelope from water penetration and leaks. Check the weather stripping at all exterior door frames to be sure it is still in place and serving its purpose.



Protect Pipes and Plumbing

Another area to inspect and protect is pipes and plumbing. If there are areas within your facility that allow the water pipes to be exposed to freezing temperatures, the pipes should be insulated. Not only will this help to prevent pipes from bursting, but will also save money on water and gas bills.

Attic Insulation

If your facility has an attic, check the insulation to make sure it is the proper thickness and that it is distributed evenly. Proper insulation can make a significant, positive difference in heating costs—especially in older buildings. Make sure that all vents are operating properly and that insulation is not blocking the continuous soffit vents around the attic perimeter. If fire sprinkler lines are located in the attic, make sure they are properly insulated to prevent freezing and breaking.

Make Sure Exterior Lighting is Functioning

Periodically inspect exterior lighting around all buildings and grounds areas to guarantee it is functioning. During this inspection, determine where additional light fixtures would be beneficial for security and theft deterrents, as well as the potential for slip, trip and fall accidents. Remember that exterior lighting is the first and often most effective means of defense against theft, vandalism, and slip, trip and fall accidents. Immediately make repairs to lights and fixtures that are not functioning.

Boiler and HVAC System Check-ups and Maintenance

Enlist a qualified boiler inspector to inspect your facility's boiler and heating system. Corrosion, pressure and faulty parts are frequent culprits of fires and explosions. Ask the inspector to show your maintenance staff what to look for between their visits. Knowing how to look for leaks, building pressure and reading gauges can prevent a tragic accident or costly repair from occurring.

In addition, make sure the boiler room is clear of unnecessary items and clean. Many times, this area becomes a convenient storage

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Preparing Facilities for Fall and Winter Weather Conditions

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location. Remove flammable materials from the room and lock them in a safe cabinet elsewhere. Take out any clutter that may have accumulated over time. Do not stack boxes, mops, equipment or anything else on top of or lean these items against the boiler.

If your facility is heated by a commercial HVAC system, have it inspected and maintained prior to the cold-weather season. This will minimize the risk of breakdown as well as prevent costly repairs and energy consumption. Crockett Facilities Services reports, "Heating demands account for 33 percent of the overall energy consumption of most commercial buildings." In addition to inspections, be sure to replace air filters once a month. Dirty filters restrict air flow and hamper HVAC efficiency. Calibrating thermostats, using a programmable thermostat, and adjusting the supply registers on each floor will also help to keep the building warm and maximizes the efficiency of the HVAC system. Lastly, check to make sure the humidifier is operating properly and monitoring humidity levels. Be sure to change the filter as appropriate.

Change the Batteries in Carbon Monoxide and Smoke Detectors

Autumn is a good time to test carbon monoxide and smoke detectors and put in fresh batteries, whether they appear to need to be changed or not. Inspect or install fire extinguishers, review fire escape plans and rid buildings of items such as old newspapers, paint cans and other fire hazards. Repair any frayed plugs or wires on appliances.

Prevent Outdoor Slips, Trips and Falls

Facility sidewalks, handrails, steps and parking lots should be inspected on a regular basis. All noted hazards should be addressed to help ensure the prevention of slips, trips and falls. Off-hour activity times should also be addressed. *Keep in mind that the identification and correction of any pot holes present in parking lots is especially important.* It is also important at this time to review your organization's winter snow and ice removal plan and make any necessary adjustments or updates.

Taking the time to perform preventive maintenance at your facility will go a long way in making sure it is physically ready for the challenges of the upcoming cold weather months. These measures will not only protect your facilities from unexpected claims and expense, but will also help to ensure that your employees and visitors are comfortable and safe while on your premises.

-Information excerpted from "Fall Building Maintenance Tips-Prepare for the Cold Weather to Come," by Doug McMillan, P.E., LEED AP, www.zumbrunnen.com; "Fall HVAC Preventive Maintenance Tips for Your Commercial Building," www.crockett-facilities.com; and "10 Home Maintenance Tips to Prioritize This Fall," www.diy.skiltools.com.

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Identify and Report Potential Vehicle Maintenance Issues



Preventive maintenance is a commitment by fleet operations to get the most out of transport equipment by investing in its maintenance on a regular basis, according to a planned schedule. A good preventive maintenance program lowers repair frequency, overall maintenance cost and increases driver safety.

- **LISTEN** for unusual or abnormal equipment sounds. Thumps, rattles, squeaks, bumps, squeals and hisses all can signal the beginning of trouble. If things don't sound right, they should be reported to maintenance.
- **SMELL** for unusual odors that may signal trouble. Burning rubber, insulation, wood, scorched fabric or hot oil or other fluid can all mean problems. Diagnosis can be made early with a good sense of smell.
- **FEEL** changes in the vehicle's response. Steering, braking, shifting and other handling operations all have unique "feels" in a vehicle. If the vehicle doesn't seem to behave the way it should, report the issue promptly. Little problems cost much less to fix and cause less downtime.
- **OBSERVE** the equipment carefully when you make your required routine inspections. Defects in wiring, lights, cables, tires, splash guards, locks, air lines, coupling devices, fifth wheels, tarps and fasteners, landing gear, brakes and various accessories should all be carefully noted and reported to the maintenance department.

If you experience an unexpected breakdown while on the road, stay calm. Report the problem and follow your organization's prescribed procedures.

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Caring for Unoccupied Buildings

A rectory or convent that is not properly cared for while occupants are not living in the facility can lead to costly claims. A few precautions when leaving the home unoccupied can help assure damage will not occur. *Note: This article is specific for cold-weather areas. Homes located where there is no threat of freezing plumbing will not need to have water drained from systems; however, for these homes, everything else mentioned in this article applies.*

Unless you plan to heat your rectory or convent and have someone check on it regularly, it's best to take precautions to protect the parish property. There are a number of things that can happen during your absence that can cause great damage.

The enemies of your rectory or convent are the same as the enemies of any type of dwelling. A small drip in the wrong place can soak into walls, floors or foundations causing degradation. An unsealed gap in the wall, roof or foundation can invite unwanted guests. Deferred maintenance can reach emergency status while you are not there.

The number one agent of damage to the home is uncontrolled water. The roof is the first line of defense against outside water penetration. Make sure the roof is in good condition and that the gutters are clean. Be certain that the water shed from the roof drains away from the foundation.

Check caulking around windows and weather stripping around the outside doors. Gaps in these places can allow the entry of mice. Keep in mind that mice can squeeze through holes only 1/4" in diameter. In addition, rats can make it through 1/2" gaps.

Walk around the home. Look for places where pipes, wires and vents go through the wall or roof. If you notice small gaps around these penetrations, seal them. If all entry points for insects and rodents are sealed, it is less likely these guests will enter the home. Check at the local hardware or building supply store for the proper sealing material.

All vents and open drains must be covered with wire mesh or air-operated flaps. Vents with flaps can be covered with mesh as long as it doesn't interfere with the operation of the flaps. Screens should never be used to cover dryer vents. Screens used to cover dryer vents create a fire hazard.

Make sure there is no place where dirt is piled against the foundation closer than 6" from the siding. This gap helps keep insects from gaining access to the wood in the sill plates, framing and siding.

Trees or other plants that come into contact with all sides of the home or roof provide access for rodents such as squirrels and insects. If trees hang over the roof, gutters can fill with pine needles or leaves. A blocked gutter can cause major damage. The branches also pose a danger to the roof itself if blown or broken by a storm. In addition, rotting needles and leaves hold moisture that promotes insect growth and decay of some roofing materials. Clear off any buildup of these materials on the roof or in gutters.

If the building has a chimney or stove pipe, make certain that spark arrestors cover the top. A spark arrestor will also keep animals out of these areas.

When leaving the home for extended periods of time, it is best to evacuate all water from the plumbing system. Burst pipes can be a nightmare due to the damage they cause, not to mention the repair cost. The first step is to turn off the main water valve. If you have a



pump, turn off the power. Drain the pressure tank if applicable. Connect a hose to the drain cock and run the hose outdoors away from the foundation. Then open the drain.

The pressure tank accumulates water and builds pressure to distribute water throughout the home. However, if you don't have a pump, you probably don't have a pressure tank. Open all faucets to allow water to drain. Water left in pipes can freeze and burst. A frozen pipe may not leak until a spring thaw or may choose an illogical time to burst, spewing water everywhere. It's unpredictable as to the amount of damage this can cause if left undiscovered.

If water pipes are under the floor in a crawl space, drain these pipes or protect them from freezing. You can wrap them in electrical heat tape or take other measures. The local hardware store will know what works best in your geographical area. If there is not a drain at the lowest point in the fresh water system consider having one installed. It's a small price for protecting the parsonage pipes.

Drain the water heater tank. A burst water heater can spurt a lot of water—fast. Before opening the drain, turn the control knob to "off". Connect a hose and drain outside. If the home has a hot water heater, contact a plumber to drain the system.

If the home has a forced air furnace, turn off the emergency switch. It may be located outside of the furnace room. If a humidifier is present, drain and clean it. For buildings with electric heat, turn it down or off. If the heat is going to be left on, consider installing a low temperature thermostat. Most thermostats have a lowest setting of 55 degrees Fahrenheit. A low temperature model can be set as low as 40 degrees Fahrenheit.

In areas with intense summer heat, it is not a good idea to turn off the air conditioning system completely. You may consider turning the thermostat up to 80 degrees. This will help dehumidify the parsonage and keep it from turning into an oven.

There are several places in a bathroom where water might freeze. The toilet, sink, tub and shower all have water traps that prevent sewer gas from backing up into the parsonage. These traps need to be cleared and protected.

Flush the toilet to drain water from the tank. Dip the water from the bowl. Water will remain in the trap. If this water freezes, the porcelain will break. Use a plunger to force water through the trap.

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Caring for Unoccupied Buildings

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Pour about a quart of 50/50 mixture of water and antifreeze into the toilet, propylene glycol is preferred. It has an unpleasant taste for animals and is said to be more environmentally sound. This will eventually be flushed into the septic tank. Be as kind to it as possible.

Repeat the process of plunging out water and replacing with antifreeze mixture into the sink, tub and shower drains. A pint in each should be sufficient. Drain any hoses for handheld showerheads. Find all floor drains in the house and repeat.

Repeat the process in the kitchen. Drain the sprayer. Disconnect both ends of the dishwasher supply hose and drain. Remove the drain hose and place the end into a bucket. Operate the dishwasher on the drain cycle for a moment to be certain all of the water is cleared. If possible, disconnect the power supply.

Cracked or old washing machine hoses can cause 150 million dollars a year in damage. When preparing the washing machine for your absence, take a good look at the hoses. If they are worn or have bubbles, plan on replacing them before using the machine again.

Disconnect washing machine hoses and drain them. Run the washing machine on the fill cycle to clear the inlet valve. Run it on the warm water setting for a few seconds. Then run the drain cycle for a few moments to clear water from the pump. Drain the drain hose.

Clean the washer, dryer and dishwasher and apply a coat of appliance polish to protect the finish from corrosion.

Empty the refrigerator and freezer. Unplug the power. Block the door open with a piece of wood to prevent stale odors. Clean and polish the refrigerator and freezer.

Check in the pantry, cupboards and bathroom for items that can freeze and break. Remove these items. Also remove food that could be a meal for bears or other animals, or store it in metal containers.

Hide or remove items that might tempt a burglar. Tools, televisions and stereo equipment are sources of quick cash for thieves. Make the parsonage as unenticing to burglars as possible. Look through the window and if anything of value can be seen, move it or remove it.

Before you leave, place the markings for a fire in the fireplace or wood stove so that you will have a quick source of heat if you return in cold weather. Close the flue to cut down on cold air entry.

As you are leaving, place this guide where you can easily find it when you return to help restore everything to working order. Turn off electricity and gas if you are not leaving the heat on or relying on electrical heat tape.

It takes a little time and effort to properly close down a home but it pays off. The time and money you'll spend on repairs cuts into your living conditions. A little precaution pays big in the long run.

The information contained within this guide was taken from the article, *"Closing Your Vacation Home,"* authored by Carl Brahe, Certified Home Inspector. The content of this page may be reproduced, in whole or in part, and freely distributed without permission as long as the below copyright appears in full.

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Inclement Weather Preparedness

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Travel Precautions

- Dress for the weather. Wear a hat, gloves, boots, scarf, and a heavy jacket.
- If you must travel and weather is extreme, inform a supervisor (or friend or relative if you are not at work) of your proposed route and expected time of arrival.
- Periodically start vehicles to help ensure they will turn over in the cold temperatures.
- Make sure all fluids are full, including the vehicle's gas tank.

Follow these safety rules if you become stranded in your vehicle:

Stay with your vehicle unless safety is no more than 100 yards away. Continue to move your arms and legs. Be aware of your surroundings so you can describe them to emergency dispatch to help emergency responders find your location.

- Clear snow from vehicle tailpipes. A few years ago, two children from Boston died from carbon monoxide poisoning while sitting inside running vehicles where the tailpipes were clogged with snow.
- Keep your vehicle visible to others by turning on your hazard lights, turning on the inside overhead light (when the engine is running), and raising the hood when snow stops falling. If your vehicle has an antenna, tie a bright cloth to it.
- Run the engine and heater only 10 minutes every hour.
- Keep a downwind window cracked open.
- Keep the vehicle's gas tank full to avoid ice in the tank and fuel lines.
- Use wintertime formula windshield washer fluid.
- Prepare a winter emergency kit to keep in your vehicle in case you become stranded. Include:
 - ✓ Blankets
 - ✓ Food and water
 - ✓ Booster/jumper cables, flares, tire inflator, and a bag of sand or cat litter (for traction)
 - ✓ Compass and maps
 - ✓ Flashlight, battery-powered radio, and extra batteries
 - ✓ First-aid kit
 - ✓ Plastic bags (for sanitation)

For more information on cold weather safety, please visit:
www.cdc.gov/disasters/winter/.

Source: www.cdc.gov

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