



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

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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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Christmas Light Installation and Safety

The tradition of Christmas lights began in 1882 when a man named Edward Johnson created the first strand of electric lights and hung them in his parlor window. Edward's light strand consisted of eighty red and blue lights powered by a generator. The first light strands were not affordable for most people but proved much safer than attaching lit candles to an evergreen tree. Approximately fifty years later, electric holiday lights became mass-produced and more affordable, eventually evolving into the types of lights that we know today. Hanging cheerful lights to illuminate dark winter nights is a beloved and time-honored tradition, especially during the holiday season.



To safely use and install Christmas lights, whether indoors or outdoors, consider taking the following safety precautions.

- Inspect the lights:** Before installing the Christmas lights, carefully inspect them for any frayed wires, broken bulbs, or other damage. Do not use damaged lights as they can pose a fire hazard. Ensure that any decorative lights used are Underwriter Laboratory (UL) listed.
- Use outdoor-rated lights:** If you are installing lights outdoors, make sure to use lights specifically designed for outdoor use. These lights are weather-resistant and can withstand the elements. Always use GFCI-protected outlets for outdoor lights, or lights installed near a water source.
- Check the labels:** Always read and follow the manufacturer's instructions and safety guidelines provided with the lights. Pay attention to the recommended wattage, the maximum number of light strands that can be connected, and any other specific instructions.
- Create a plan for installing lights:** Know where to install lights and ensure that outlets and necessary equipment are available. Make sure lights will not fall or come loose. Contract with licensed and insured vendors to install items that require attachments at extended heights.
- Inspect all ladders before use:** Check ladders for integrity and stability and use an appropriate ladder for the task. Do not use metal ladders for electrical work and ensure a minimum duty rating of II (225 lbs.). Only physically fit and mentally alert persons should use a ladder.
- Make sure the ladder is stable:** When installing lights on rooftops or high places, use a sturdy and stable ladder. Ensure that the ladder is on a level surface, away from water, ice, and snow,

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Christmas Light Installation and Safety

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and have someone hold it steady while you climb. Never stand on the top two rungs of the ladder or reach beyond your belt buckle while on the ladder.

- **Use proper extension cords:** If you need to use extension cords, make sure the cords are rated for outdoor use and are in good condition. Avoid overloading the extension cords by plugging in too many lights or other devices.
- **Avoid overloading outlets:** Do not plug too many lights into a single outlet. Overloading can cause overheating and increase the risk of fire. Use multiple outlets and distribute the load evenly.
- **Keep lights away from flammable materials:** Keep lights away from any flammable materials such as curtains, furniture, or decorations. This will reduce the risk of fire.
- **Use timers:** Consider using timers to automatically turn the lights on and off. This will not only save energy but also reduce the risk of leaving the lights on for extended periods, which can increase the chances of overheating.
- **Turn off lights when not in use:** When you leave the building or go to bed, remember to turn off the Christmas lights. This will prevent any potential accidents or hazards while you are not around.
- **Store lights properly:** After the holiday season, store the lights in a dry and safe place. Avoid tangling the wires to prevent damage and make it easier to install them next year.

Remember, if you are unsure about any aspect of installing Christmas lights, it is always best to consult a licensed and insured vendor for assistance.

Source:

Rainbow Holiday Design. *The History of Christmas Lights & How They've Changed Over Time*. Retrieved September 25th from <https://www.rainbowholidaydesign.com/the-history-of-christmas-lights-how-theyve-changed-over-time/>.

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Safe Use of Space Heaters

The use of space heaters carries a much greater risk of causing a fire than the use of heating from a central system. The potential for accidental fires from space heater use is often due to misuse and/or human error. Operating these devices too close to combustible materials, failing to utilize them properly, and forgetting to turn them off are just a few of the risks.

Space heaters are typically used when the main heating system is inadequate in effectively warming the temperature of a room. The use of small space heaters is primarily designed to supplement insufficient heating. Oftentimes, when the temperature outdoors dips, people flock to local stores and flea markets to purchase space heaters. While the use of space heaters is not a recommended practice, they do show up in offices and schools.

Due to their inherent risk, many Fire Departments and companies prohibit the use of space heaters in the office environment. It is recommended that the use of space heaters be the last option considered for maintaining a comfortable work environment. Before purchasing a space heater, speak with your maintenance person to see if the central HVAC system can be adjusted to accommodate your personal needs. In addition, you can always wear warmer clothing.

Many offices and schools have a policy that prohibits the use of space heaters. However, if your organization allows the use of space heaters, it is imperative that you know how to select one and use it properly. It is not a good practice to purchase a used space heater. Older heaters pose a greater fire risk because they may not work properly or may have been recalled at some point by their manufacturer.

If you have permission from your organization to utilize a space heater, the following safety precautions must be observed.

Seek Approval First:

- Obtain approval from your supervisor prior to purchasing or using a space heater.

Features of a Safe Heater:

- The space heater must be U.L. listed and have an automatic shutoff along with a tilt switch that turns the unit off if it tips over.
- Select a heater of the proper size for the room you want to heat.

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- Be sure it is thermostatically controlled to avoid energy waste of overheating a room.
- The space heater must be fully enclosed by design and have no external surfaces that reach temperatures capable of starting a fire.
- Also be sure that the space heater has a three-prong plug with a ground.

Location and Access are important considerations:

- Keep the space heater clear of combustible or flammable materials. Be sure it is at least three feet away from combustible material, bedding, drapes or furniture. Place the heater on a level, hard, nonflammable surface such as a ceramic tile floor.
- Keep children and pets away from space heaters.

Electrical Considerations:

- Plug the space heater directly into an electrical outlet. Do NOT use light-duty extension cords or multi-outlet strips/surge protectors. These items can contribute to starting a fire because the space heater draws high amounts of wattage.
- Be sure that the space heater has a three-prong plug with a ground.
- Turn off the heater when you leave the room. Always unplug the heater when you leave for the day.

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Personal Safety Responsibility

Creating and maintaining a safe work environment is not the sole responsibility of one individual or department. Workplace safety requires a team effort and everyone must do their part to ensure the safety of themselves and their co-workers.

What does this mean for you as an employee? This means that you are responsible for your actions in the workplace and can be held accountable for these actions. You cannot and should not hide behind an excuse or point the finger of blame when an incident occurs.

You play a vital role in promoting and maintaining a safe work environment. Keeping that in mind, you should adhere to the following guidelines to promote a safe work environment for yourself and your co-workers.

Preventing Incidents

- Always follow all company safety rules, policies and procedures.
- Attend all safety training sessions offered by your employer. Taking short-cuts is not an excuse. Take initiative and learn how to safely perform your job duties.
- Familiarize yourself with all OSHA safety requirements pertaining to the place you work.
- Read and understand all applicable Safety Data Sheets (SDS) to familiarize yourself with hazards associated with the substances or materials you work with.
- Get to know the emergency and evacuation procedures for your workplace.
- Know the location of all emergency stops for the equipment you work around.
- Never operate equipment that you have not been properly trained on.
- *Ask questions!* If you are unsure of or need clarification on a process or procedure, it is important to ask a question before an incident occurs.

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Maintain a Safe Work Environment

- Keep your work area clean and organized. Dirty or cluttered work areas are potential slip, trip and fall injuries waiting to happen.
- Always wear the appropriate personal protective equipment (PPE). These items are meant to protect you.
- Maintain your PPE to ensure proper protection. If you notice that your PPE is worn or malfunctioning, notify your supervisor.
- Stay focused on the task at hand. Distractions can lead to injuries to both you and your co-workers.

Reacting to Unsafe Conditions

- If you notice an unsafe or hazardous condition, notify your supervisor immediately. Do not wait for an incident to occur before reporting it.
- Report any accidents or near-misses to your supervisor. Bringing these incidents to your supervisor's attention allows the problem to be investigated which will help prevent any further injuries.
- Place a sign or other barrier around an unsafe condition until it can be fixed.
- If you recognize a way to make the workplace safer, suggest these improvements to your supervisor.

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Fine Arts—Realizing Hidden Assets

It stands facing the basement wall covered in dust. Paint splatters the once gilded frame and the canvas is grimy. It is a forgotten piece of artwork, lost to the church basement, relegated to decades of storage. Do you have forgotten paintings or other fine art items tucked away in basements and storage closets? Fine art gifts of gratitude bestowed upon churches throughout the decades from parishioners touched by the care and support of the church can total up to hundreds of items. Oftentimes, these items are displayed for a period of time and then put into storage. Eventually the day arrives when personnel are instructed to clean out the basement or closet and these items silently disappear.

Hidden Treasures

Helping churches understand the value of the property they have within their premises is vital to ensuring an accurate dollar amount on their balance sheets. In some cases, discovering that a piece of fine art is worth thousands of dollars may make the difference between whether or not the church thrives, especially in pressing economic times. And for organizations that are aware of their fine arts assets, having the correct insurance valuation goes hand-in-hand with protecting these valuable assets.

Strengthen Your Financial Portfolio

Fine art appraisals are an integral part of a church's asset management program and serve many useful purposes in strengthening an organization's overall portfolio. Chicago-based MIR Appraisal Services, Inc. is an art appraisal company that has valued countless fine art pieces for both religious and secular clients nationwide. To help your organization understand the impact fine art items can have on your financial portfolio, MIR suggests taking the following actions:

1. Establish an awareness of the fine art assets you have and be on the lookout for new discoveries of fine art within your church;
2. Maintain current fine art assets;
3. Understand what your fine art assets can provide; and
4. Know how to put your fine art assets to work.

The first step is to create a list of potential fine art items that you would like an art appraiser to assess and then schedule a consultation with the appraiser to determine which items are of monetary value. Fine art items housed within religious organizations can include (but are not limited to):

- Stained glass windows
- Framed artwork (paintings, prints, etc.)
- Statuary
- Mosaics
- Vestments

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- Antique furniture (pews, chairs, etc.)
- Monstrances
- Tabernacles
- Ecclesiastical chalices and vessels
- Chandeliers and sconces
- Wood carvings
- Religious icons and Reliquary
- Stations of the Cross
- Bibles, books, etc.
- Candlesticks and candelabras
- Fountains and fonts
- Private collections

One of the unique aspects of MIR Appraisal Services is that the art appraisers and researchers work together as a team when appraising fine art items. Director and Principal Art Appraiser, Farhad Radfar explains that having more than one set of eyes and experience involved in the process creates a more accurate final valuation.

Once the fine art items are identified, schedule a consultation with an art appraiser to determine which items are of monetary value. In some cases, the consultation may unveil assets that were never considered before. In addition, taking the necessary steps to protect these items puts your organization in a position to collect the full replacement value, less your deductible, in the event of a claim, or to obtain a replaced item of equal, or under certain circumstances, greater value than the insurance claim. An onsite walk-through consultation with the art appraiser is recommended, however the consultation can also be initiated by emailing or mailing to the appraiser detailed images that include the item's dimensions, maker's marks, and the artist's signature.

After the fine art items are identified by the appraiser, the next step is to create a written appraisal report for those items. The types of appraisal reports include:

- Insurance Coverage/Claims (Retail Replacement Value)
- Collateral Asset (Fair Market Value)
- Liquidation (Fair Market Value)
- Charitable Tax Donation (Fair Market Value)

A Fair Market Value appraisal report is also important in helping to understand what your art assets can provide:

Charitable Tax Donation: Donate your appraised art assets to a charity/non-profit to reduce your taxable income and/or lower your tax bill.

Liquidation: Realize your appraised art assets to settle your liabilities. For example, a church in Vermont discovered the value of a Tiffany stained glass window and sold it to continue the operation of a homeless shelter.

Collateral Asset: The appraised art collection can potentially be



used as collateral, depending on your bank's policies.

Maintaining Fine Art Assets

After the appraisal is completed, it is important to maintain your fine art assets by making necessary repairs and storing or displaying these items in a safe environment so they do not lose their value. MIR Appraisal Services can provide clients with conservation services for restoring or stabilizing artwork. The restoration services also apply to organs, pianos, and other musical instruments.

To ensure that the valuations placed on your fine art items are accurate, art appraisals should be updated every 3-5 years.

Get Creative—Putting Your Art Collection to Work

An appraised art collection can serve as a living asset because when properly valued and maintained you can “put it to work” for your organization in a variety of ways:

- Set up church tours for public viewing of cultural landmarks
- Loan artwork to museums or galleries to promote the church as well as creating the potential for revenue in exchange for the loan
- Consider donating select items to a museum for a tax deduction
- Host fundraising events centered around the art
- Encourage donations and commissions through the use of current artwork/stained glass windows—expand the collection
- Promote congregational interaction using the art as a teaching tool, such as the practice of using stained glass windows to explain biblical stories

A Worthwhile Investment

Fine art has proven to be a timeless and valuable investment, its market withstanding even the toughest economic times. If your church contains fine art assets, it is important to document their values—even those items that may currently be tucked away in a basement or storage closet. Fine arts assets are sound investments and when properly maintained and valued, can help your organization in a time of need.

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Seawall Safety and Maintenance

A seawall is a man-made structure built along the shoreline or coast to protect land from erosion, flooding, and the impact of waves. It is typically constructed using concrete, steel, or other durable materials and is designed to withstand the force of waves and tides. Seawalls act as a barrier, absorbing and dissipating the energy of incoming waves, thereby reducing erosion and preventing damage to coastal properties and infrastructure.

Seawalls are commonly found in areas with high wave energy, such as coastal cities, harbors, and beachfront properties. They are often built in conjunction with other coastal protection measures, such as breakwaters, groynes, or revetments, to provide comprehensive coastal defense. Seawalls are designed to protect coastal areas from erosion and flooding, but they can still pose risks if not used properly. If your organization maintains a seawall, always prioritize safety in its use and maintenance.

Safety Precautions

- Stay away from the edge: Avoid standing or walking near the edge of the seawall, especially during high tides or rough weather conditions. Waves can be unpredictable and powerful, posing a risk of being swept off the wall.
- Do not climb or sit on the seawall: Seawalls are not designed for recreational activities or as seating areas. Climbing or sitting on the seawall can be dangerous and increase the risk of falling or injury.
- Be cautious during storms: During storms or high winds, it is advisable to stay away from the seawall altogether. Strong waves and debris can pose a significant danger to anyone near the structure.
- Follow warning signs and barriers: If there are warning signs or barriers in place near the seawall, it is important to respect them and avoid crossing them. These signs are usually put up for your safety and indicate potential hazards or unstable areas.
- Teach children about seawall safety: Educate children about the potential dangers of seawalls and the importance of staying away from them. Supervise children closely when near seawalls to ensure their safety.
- Wear appropriate footwear: When walking near or on the seawall, wear sturdy shoes with good traction to prevent slipping or falling.
- Be aware of changing tides: Keep an eye on the tide schedule and be cautious during high tide periods. Waves can be stronger and reach higher up the seawall during these times.
- Report any damage or concerns: If you notice any damage, erosion, or other safety concerns with the seawall, report it to the appropriate authorities or property owners. Prompt action can help prevent accidents and further damage.



Maintenance

If your organization's property is on a waterfront, regular inspections and maintenance of the seawall are critical to ensuring the structure is functioning correctly and safe. A seawall that is damaged or neglected will not protect the property and may become a hazard for property owners and guests. In addition, many coastal cities have ordinances in place requiring property owners to maintain seawalls in good condition. Consider the following maintenance tips.

- Regularly inspect the seawall for any signs of damage or wear. Look for cracks, erosion, or loose stones.
- Clean the seawall regularly to remove any debris, algae, or moss that may accumulate. Use a pressure washer or a stiff brush to scrub the surface.
- Repair any cracks or damage as soon as possible. Small cracks can be filled with epoxy or a specialized sealant, while larger cracks may require professional repair.
- Monitor the drainage system around the seawall to ensure it is functioning properly. Clear any clogs or blockages to prevent water from pooling or causing damage.
- Trim any vegetation or trees near the seawall to prevent their roots from damaging the structure. Tree roots can grow into the seawall and cause cracks or instability.
- Avoid placing heavy objects or equipment on the seawall, as this can cause damage or weaken the structure.
- Consider installing erosion control measures, such as riprap or geotextile fabric, to protect the seawall from wave action and erosion.
- Regularly monitor the water levels and tides to anticipate any potential flooding or storm surge that could impact the seawall. Take necessary precautions to protect the structure during extreme weather events.
- Consult with a professional engineer or contractor for a comprehensive inspection and maintenance plan for your specific seawall. They can provide expert advice and guidance on how to best maintain and protect your seawall.

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