

Insurance Newsletter

September 2025



While autumn weather can be unpredictable, it's also a season of beauty and joy.

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Safety Tips for Unpredictable Autumn Weather

Autumn in the Midwest is a season of vibrant colors, crisp air, and cozy traditions. However, it's also a time of unpredictable weather patterns that can range from sunny and mild to sudden storms, high winds, and even early snowfalls. The region's unique geography makes it prone to rapid weather changes, and staying prepared is essential for safety and peace of mind. Whether you're working outdoors, enjoying a fall hike, preparing for harvest festivals, or simply commuting to work, here are practical tips to help you navigate the challenges of autumn weather in the Midwest.

Stay Informed: Monitor Weather Updates

Midwestern weather can change quickly, so staying informed is your first line of defense:

- Check Forecasts Regularly: Use reliable weather apps, local news stations, or NOAA (National Oceanic and Atmospheric Administration) updates to monitor conditions.
- Sign Up for Alerts: Subscribe to emergency weather alerts via text or email to receive real-time warnings about severe weather, such as thunderstorms, tornadoes, or frost advisories.
- Understand Weather Terms:
 Familiarize yourself with terms like "watch" (conditions are favorable for severe weather)

and "warning" (severe weather is occurring or imminent).

Dress for the Season: Layer UpAutumn temperatures can fluctuate dramatically throughout the day, so dressing in layers is key:

- Base Layer: Start with moisturewicking clothing to keep sweat away from your skin.
- Middle Layer: Add insulating layers like fleece or wool to retain warmth.
- Outer Layer: Wear a waterproof and wind-resistant jacket to protect against rain and chilly winds.
- Accessories: Don't forget hats, gloves, and scarves for extra warmth, especially during early morning or evening outings.

Prepare for Rain and Storms

Autumn often brings heavy rains and thunderstorms, which can lead to flooding and hazardous conditions:

- Carry an Umbrella or Raincoat:
 Keep rain gear handy to stay dry during sudden downpours.
- Avoid Flooded Areas: Never attempt to walk or drive through flooded streets, as even shallow water can be dangerous.
- Secure Outdoor Items: High winds can turn loose items like patio furniture or decorations into projectiles. Secure them before storms hit.

Safety Tips for Unpredictable Autumn Weather

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Be Ready for Early Snow and Frost

While snow is more common in winter, early autumn snowfalls and frosts are not unusual.

- Winterize Your Vehicle: Check your tires, battery, and windshield wipers, and keep an emergency kit in your car with blankets, water, and a flashlight.
- Protect Plants: Cover sensitive plants or bring them indoors to shield them from frost.
- Drive Safely: If snow or ice is present, reduce your speed, increase following distance, and avoid sudden braking.

Watch for High Winds

Autumn winds can be strong and unpredictable, especially during storms:

- Stay Indoors: During high wind advisories, avoid being outside unless absolutely necessary.
- Avoid Trees and Power Lines: Falling branches and downed power lines can pose serious risks.
- Secure Your Building/Home:
 Close windows and doors, and reinforce weak structures like fences or sheds.

Prepare for Power Outages

Severe weather can lead to power outages, so it's important to be prepared:

 Stock Emergency Supplies: Keep flashlights, batteries, nonperishable food, and bottled water on hand.

- Charge Devices: Ensure your phone and other essential devices are fully charged before storms.
- Use Generators Safely: If using a generator, place it outdoors and away from windows to prevent carbon monoxide poisoning.

Drive with Caution

Autumn weather can make driving conditions hazardous due to wet leaves, fog, or icy roads:

- Slow Down: Wet leaves can be as slippery as ice, so reduce your speed and drive carefully.
- Use Headlights: Fog and early sunsets can reduce visibility.
 Use your headlights to stay visible to other drivers.
- Maintain Your Vehicle:
 Regularly check your brakes,
 tires, and windshield wipers to ensure they're in good condition.

Protect Your Health

The changing weather can also impact your health, especially with fluctuating temperatures:

- Stay Warm: Prolonged exposure to cold can lead to hypothermia or frostbite. Dress appropriately and limit time outdoors during chilly weather.
- Prevent Illness: Autumn is flu season, so wash your hands frequently, stay hydrated, and consider getting a flu shot.
- Watch for Allergies: Fall allergens like ragweed and mold can trigger symptoms. Keep windows closed and use air purifiers if needed.

Create an Emergency Plan

Unpredictable weather can escalate quickly, so having an emergency plan is crucial:

- Communication: Ensure everyone in your office knows what to do in case of severe weather.
- Emergency Kit: Assemble a kit with essentials like water, food, medications, flashlights, and a first aid kit.
- Evacuation Routes: Familiarize yourself with local evacuation routes and shelters.

Embrace the Season Safely

While autumn weather can be unpredictable, it's also a season of beauty and joy. By staying prepared and vigilant, you can safely enjoy all that the Midwest has to offer:

- Plan Outdoor Activities Wisely:
 Choose days with favorable weather for hikes, pumpkin patch visits, or other fall outings.
- Celebrate Indoors: If the weather turns, embrace cozy indoor activities such as crafting, baking, or other related activities.

Conclusion

Autumn in the Midwest is a season of change, both in nature and in weather. By staying informed, dressing appropriately, and preparing for unexpected conditions, you can protect yourself and others while enjoying the beauty of the season. It's a time to embrace the crisp air, colorful leaves, and seasonal traditions with gratitude and caution, knowing that a little preparation goes a long way to remaining safe.

Fire Protection Practices for Churches: Safeguarding Sacred Spaces

Churches are not just places of worship; they are often historical landmarks, community hubs, and repositories of cultural and spiritual heritage. Protecting these sacred spaces from fire hazards is a critical responsibility for church leaders, staff, and congregants.

Fires in churches can result in devastating losses, including irreplaceable artifacts, structural damage, and, most importantly, threats to human life. Implementing effective fire protection practices is essential to ensure the safety of people and the preservation of these cherished buildings.

Understanding Fire Risks in Churches

Churches face unique fire risks due to their architectural design, materials, and usage patterns. Common fire hazards include:

Electrical Systems: Aging or faulty wiring, overloaded circuits, and improper use of electrical equipment can lead to electrical fires.

Candles and Open Flames: Candles are a staple in many religious ceremonies, but improper handling or placement can pose significant fire risks.

Heating Systems: Old or poorly maintained heating systems, including furnaces and space heaters, can become fire hazards.

Kitchen Areas: Churches with kitchens for community events or gatherings face risks from cooking equipment and grease fires.

Storage Areas: Accumulated clutter, flammable materials, and improper



storage practices can increase fire risks.

Large Gatherings: High occupancy during services or events can complicate evacuation in case of a fire.

Fire Protection Practices for Churches

To mitigate fire risks and ensure the safety of congregants and property, churches should adopt the following fire protection practices:

1. Conduct Regular Fire Risk Assessments

A thorough fire risk assessment should be conducted periodically to identify potential hazards and vulnerabilities. This assessment should include inspections of electrical systems, heating equipment, and storage areas. Engage a professional fire safety consultant if necessary.

2. Install and Maintain Fire Detection Systems

Early detection is critical in preventing fire-related disasters. Churches should install smoke detectors, heat detectors, and fire alarms throughout the building. Ensure these systems are regularly

tested and maintained to remain operational.

3. Implement Fire Suppression Systems

Fire suppression systems, such as sprinklers and fire extinguishers, are essential for controlling fires before they spread. Place fire extinguishers in easily accessible locations, and train staff and volunteers on their proper use.

4. Establish Clear Emergency Plans

Develop a comprehensive fire emergency plan that includes evacuation routes, assembly points, and communication protocols. Conduct regular fire drills to ensure that everyone knows how to respond in an emergency.

5. Practice Safe Candle Usage

If candles are used during services, ensure they are placed in sturdy, non-flammable holders and kept away from flammable materials. Consider using battery-operated LED candles as a safer alternative.

6. Maintain Electrical and Heating Systems

Schedule regular inspections and maintenance for electrical wiring, outlets, and heating systems.
Replace outdated or damaged components promptly to reduce fire risks.

7. Organize Storage Areas

Keep storage areas clean and organized, and avoid storing flammable materials near heat sources. Use fire-resistant storage cabinets for items like cleaning supplies and paper products.

8. Train Staff and Volunteers Provide fire safety training for

Fire Protection Practices for Churches: Safeguarding Sacred Spaces

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church staff and volunteers, including how to use fire extinguishers, identify hazards, and respond to emergencies. Encourage a culture of fire safety awareness.

9. Limit Smoking and Open Flames Prohibit smoking inside the church and designate safe outdoor smoking areas. Limit the use of open flames to controlled and supervised settings.

10. Collaborate with Local Fire Departments

Establish a relationship with your local fire department and invite them to conduct inspections and provide recommendations. Their expertise can help enhance your fire protection measures.

Preserving the Sacred and the Safe

Churches hold immense spiritual, cultural, and historical value, making fire protection a top priority. By implementing proactive fire safety practices, churches can safeguard their congregants, preserve their heritage, and ensure that their sacred spaces remain places of worship and community for generations to come.

Fire protection is not just about compliance with regulations; it is a commitment to the safety and wellbeing of everyone who enters the church. With careful planning, regular maintenance, and a focus on education, churches can effectively reduce fire risks and create a secure environment for worship and fellowship.

Musician and Venue Safety

Music plays a significant role in enhancing the worship experience. It has been an integral part of Catholic liturgy and tradition for centuries.



When hosting musicians and setting up for performances, consider the following safety tips.

Musician Safety

- Ensure instruments are properly maintained and stored in protective cases when not in use.
- Avoid leaving instruments in extreme temperatures or unattended in public spaces.
- Use proper posture and technique to prevent strain or injury during performances.
- Take breaks during rehearsals to stretch and relax muscles.
- Monitor sound levels to avoid hearing damage; use earplugs if necessary during loud performances.
- Position speakers and amplifiers away from direct ear level.

Venue Safety

- Secure cables and wires to prevent tripping hazards.
- Ensure all electrical equipment is properly grounded and inspected for safety.
- Familiarize yourself with the location of emergency exits and fire extinguishers.
- Keep pathways clear for quick evacuation if needed.
- Ensure adequate lighting in performance and rehearsal areas to avoid accidents.
- Use portable lights if the venue is dimly lit.



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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Mr. Tom Schoenberger, Gallagher Bassett, 2850 Golf Road, Rolling Meadows, IL 60008, Telephone: 614.873.2602, Email: Tom_Schoenberger@gbtpa.com.

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