



Protecting Religious Institutions

By using effective loss control techniques

A loss control publication of the
Utica National Insurance Group

Fire may be the most dramatic and easily recognized danger. The following statistics establish fire as a major concern.

There are many things which may be the source of a serious loss in your place of worship. These include the following:

- Fires
- Lightning
- Wind
- Water
- Crime
- Liability
- Vehicle accident

Cause	Fires	Property Damage
		(in Millions)
Incendiary or suspicious causes	430	\$15.0
Electrical distribution system	193	\$ 3.8
Heating equipment	151	\$ 3.1
Open flame (e.g., match, lighter, torch)	103	\$ 1.7
Other equipment	95	\$ 2.4
Natural causes	76	\$ 1.6
Exposure (to other hostile fire)	68	\$ 0.4
Appliances, tools, or air conditioning	49	\$ 1.1
Cooking equipment	48	\$ 0.4
Smoking material		
(i.e., lighted tobacco products)	36	\$ 0.1
Other heat source	35	\$ 0.4
Child playing	23	\$ 0.1
Unknown	142	\$ 7.4
Total*	1,450	\$37.5

NATIONAL ESTIMATES

*Sums may not equal total due to rounding.

Arson

Places of worship are often unoccupied or partially occupied a large part of the time. Often they are left unlocked; thus, they are accessible not only to worshippers and visitors, but also to arsonists, thieves, and vandals. *Incendiarism is the leading cause of fire in places of worship.* For this reason we recommend that you keep the building locked at all times unless someone is in attendance.

Places of worship can be made relatively safe from fire of large size by the use of an automatic sprinkler system. In addition to the fire sprinkler system, a remotely monitored intrusion detection system should be provided.

The following guidelines will help you prevent losses due to fire.

Heating

1. Heating equipment should be inspected and serviced annually to assure its safe operating condition.
2. Furnace and boilers should be isolated from the rest of the building by enclosing walls of at least one hour fire resistant construction. Doors should be self-closing approved fire doors maintained in good condition.
3. Rooms used for heating equipment must not be used for storage. Waste paper, trash and other combustibles should not be allowed in the room.
4. Emergency shut off controls, well marked and easily accessible, should be provided for heating units.
5. Fuel tanks should be safely arranged and properly designed.
6. The use of temporary or portable heating devices should be prohibited. These devices are inherently hazardous and should not be used.

Electrical

1. Your electrical system should be checked by a qualified electrician annually and necessary updates made as needed.
2. Proper size fusing should be maintained for all circuits based on the conductor size.
3. Breakers and fuses should be well labeled and identified and the door to boxes kept closed.
4. Air conditioners, organs and computers may require special electrical wiring, following manufacturers' directions.
5. Eliminate the use of lead cords as permanent wiring. Lead cords should be used only for temporary needs, not to extend your current wiring system.
6. Look for overloaded circuits where many appliances or devices are plugged in at one point.

Housekeeping

1. Trash should be kept in closed metal containers and removed from the building as needed to avoid large accumulations. Keeping trash in plastic bags or containers invites a serious fire.
2. Use only approved fire retardant treated decorations for seasonal displays.
3. Old paint, solvents, polishes or cleaning agents should not be allowed to accumulate.
4. Gasoline for lawnmowers or other equipment should be kept only in approved safety cans bearing a U.L. or other testing agency label.
5. Oil soaked rags or mops should be promptly disposed of or kept in approved metal containers.

Protection

You must take steps on your own to protect against undetected fires in your religious institution and to deal with small fires when they do start.

1. The best, most reliable and effective fire protection system for religious institutions is an automatic sprinkler system. Sprinklers offer two tremendous advantages. First, they provide an early detection of a fire before it reaches serious proportions. Secondly, the system begins to suppress and extinguish the fire by applying water promptly and directly over the seat of the blaze. If your building has a sprinkler system it should receive the necessary annual maintenance from a sprinkler contractor.
2. As an absolute minimum, you need an automatic fire detection system to alert you in the early phases of a fire. Loss records clearly show that once a fire grows to the extent that it is detectable from outside the building, the chances of successfully controlling it are virtually nil.

Smoke detectors should be located in all areas of the building except where heat detectors may be more appropriate (for example, in kitchens or furnace rooms). The system must be arranged to signal the existence of a fire and this can be done in several ways:

- Digital-dial telephone to central station or fire department;
- Automatic dial telephone to fire department coupled with local alarm;
- Loud local sounding alarm only (least desirable method).

In the event the preceding is not economically possible, at a minimum, battery-powered smoke detectors should be strategically installed, especially in such places as bedrooms or rooms where children take naps, kitchens (or perhaps just outside kitchens), tops of stairwells, corridors, etc.

Batteries should be checked every six months and replaced annually to ensure operational condition. It should be understood that these single station smoke detectors offer only life safety protection and may not address the detection of fires to prevent serious property losses.

If the religious institution has a large day school operation, many local regulations require installation of a fire alarm system with pull boxes and a connection to notify the local fire department.

Dealing with a fire when it is still small can prevent a major loss, but to do so requires planning, equipment and training.

Fire Extinguishers

Lightning

The first rule should always be to call the fire department first; then attempt to extinguish any fire. You should plan for small fires in areas where they might occur such as kitchens, furnace rooms, shop storage areas, etc. Your plan must include portable fire extinguishers of adequate size and appropriate types to protect these locations.

Training for your religious institution personnel in extinguisher usage can be obtained by contacting your local fire department. You should not attempt to use an extinguisher unless you have been trained.

Religious institutions are usually very vulnerable to lightning, especially when the building is the highest in the area or is built on high ground.

A professionally installed lightning protection system in compliance with National Fire Protection Association standards should be seriously considered.

Wind

Have the building checked at least annually for loose roofing or trim to minimize wind damage. Remove or cut back nearby trees that may fall on the building. You should be sure that signs—both portable and permanent—are well secured, as are antennas, wires, etc.

Water

Water damage to the building and contents of a religious institution is a very serious concern and a very common source of losses. There are several preventive measures you can take:

1. Have a qualified individual inspect all air-conditioning system piping for defects to reduce the potential for water damage. All defects or leaks should be repaired promptly.
2. Maintain adequate building heat to prevent pipe freeze-ups; an alarm to monitor for cold can be included in alarm systems.
3. Drain or protect water lines located in unheated areas during the winter months to prevent freeze-ups.

Security

You might not think of your religious institution as being a “target,” but it is; burglars and vandals find religious buildings to be very attractive.

Valuable paintings, pictures, statuary, books, silver and gold objects, and even some less valuable objects, such as movie projectors, computers and tape recorders, are considered target items. These items must be protected. Besides protecting the valuables, it is also important to protect the building from vandals.

This is a list of suggestions to improve security:

1. Maintain a written and/or photographic inventory of all valuables and records on the premises.
2. If possible, keep sacred objects, vessels, and other valuables in a safe, vault, or locked cabinet when not used.
3. Secure adding machines, computers and typewriters to desks. Smaller items such as calculators and other electronic and visual aid equipment should be locked in a cabinet.
4. Secure the premises when they are unoccupied. All windows and doors should be locked and a member of the religious institution designated to check all openings before leaving.
5. Make arrangements with local police departments to have them make routine checks of the building premises during the evening hours.
6. Adequate interior and exterior security lighting is one of the least expensive, and yet most effective deterrents of vandalism and break-ins. These lights should be operated by photocells, timers, or motion detectors.
7. Provide all exterior doors with good quality locks, ideally double-cylinder deadbolts. However, if double-cylinder dead-bolts are used, they must be unlocked whenever the premises are occupied. Where door hinges are on the outside, they should be tamper-resistant.

Intrusion Detection Alarms

Most Effective

8. Trees and shrubbery should be trimmed back away from the basement and grade level.
9. All openable and accessible windows must have locking mechanisms designed for specific window types, i.e., sash, casement, or sliding, and be sure the locks are fastened when the premises are unoccupied.

Where conditions warrant, protect windows by inside or outside:

- Vertical flat iron bars 1 1/2" wide by 1/4" to 3/8" thick, spaced 5" apart and reinforced with horizontal bars every 2 1/3 ft. Guards should be through-bolted; or
 - #9 diamond-mesh guards, depending upon the manner in which the window opens.
10. Glass breakage is one of the most common vandalism problems; pay special attention to protecting stained glass windows as well as other glass. Protecting stained glass with laminated glass, tempered glass, or plastic can reduce the cost of repairs. When glass is broken, repairs should be made immediately to prevent safety problems, as well as to discourage further breakage or intrusion.

If your building has a history of break-ins or is located in a high risk section, you should consider a burglar alarm. If you decide that this is an option, here are several suggestions:

- A UL-listed central station burglar alarm — grade AA extent 2 (for protecting valuable contents).
- A UL-listed central station burglar alarm — modified grade AA or grade A, extent 3 — plus one or more means of interior protection in the form of infrared, ultrasonic or microwave radiation. (This system would normally be more than sufficient for religious institutions.)
- A UL-listed local burglar alarm — grade A, extent 3 — plus one or more means of interior protection in the form of infrared, ultrasonic, or microwave radiation, with either central station or digital dialer supervision.
- A UL-listed local burglar alarm as above with either digital dialer or central station supervision.
- A non-UL listed burglar alarm system consisting of infrared or other motion detection devices throughout, with digital dialer or police station hook-up or at least automatic dialing of police and certain members of the religious institution.
- The type of alarm as described above with local-sounding alarm only.

Least Effective

Money

1. Two unrelated people should handle the collected offerings. The relationship should be devoid of any potential conflicts of interest or incentives for collusion (husband, wife, employer/employee, business partner, members of the same family, etc.).
2. Check the references of anyone who handles money and securities.
3. Stamp checks "for deposit only" the day they are received.
4. All collections taken from services should be deposited at the nearest bank (via night deposit facility) as soon as possible after the services. Have at least two adult persons bring the monies. Do not leave cash overnight.
5. When making bank deposits of large amounts of cash, request a police escort to the bank.

Liability

A source of loss that you may not be very familiar with arises from the tendency in today's society to hold people and organizations responsible for acts or conditions which they have allowed to occur which have in turn caused damages.

Religious institutions have many of the same potential liabilities that regular businesses do. As "people organizations" you may sponsor sports teams, picnics, bus trips, meetings and many other activities.

You can help protect your religious institution from lawsuits arising from alleged negligence in the following ways:

1. Keep walking surfaces and stairs well maintained, in safe walking condition and provide suitable hand rails and markings.
2. All exits should have lighted signs and emergency lights to guide people out of the building even when the power is off.
3. Take steps to instruct ushers in how to guide people during an emergency evacuation.

4. Post emergency numbers for police, fire and medical assistance on or near each telephone.
5. Food for social events should be kept properly stored and in sanitary facilities.
6. Kitchens should be maintained in a proper manner in compliance with health regulations.
7. Proper lighting of exterior walks, parking areas is very important in prevention of falls.
8. Snow and ice removal should be accomplished on a priority basis for parking lots and walks.
9. All events sponsored by your religious institution should be well supervised by competent adults. Special attention should be directed at areas used by children.
10. When you have contractors, trades people or others performing work on your facilities they should be asked to provide certificates of insurance for liability, completed operations and workers compensation.
11. Any tenants or outside groups that make use of any of your facilities should provide insurance certificates as indicated above.

Vehicles

Does your religious institution own or operate any cars, buses or other vehicles? If it does, there can be substantial and serious liability involved in accidents.

A religious institution may also be liable for accidents involving vehicles it does not directly own, such as those owned by the clergy or members while used at institution affairs. A charter bus used for a Sunday School picnic or athletic event can become involved in an accident, which could also cause the religious institution to be held liable for injuries. Obtain certificates of insurance from the owner of such leased or chartered vehicles and from clergy and others using their own vehicles on the religious institution's business.

1. Conduct a pre-trip safety inspection of all vehicles.
2. Select competent, safe drivers and check their driving records making sure that they have the appropriate license for the vehicles involved.
3. Maintain vehicles in safe condition at all times.
4. Drivers should complete the National Safety Council's Defensive Driving Course.

Need more?

More information and assistance is available to you through our Loss Control Department. If you have a special question or need additional information, please contact your loss control representative.

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