



# Community of Christ

## RISK MANAGEMENT NEWS

### NOVEMBER 2008

Welcome. **Please forward** this newsletter to congregational, campground and mission center leaders as appropriate.

**Have you paid your 2008 Property/Liability insurance invoice that you received in August?** If YES: Thank you! If NO: Please try to get that done during November. Questions? Call Ken @ x1493.

**Cash must be kept in a safe place.** We continue to have thefts from church buildings when cash has been left overnight. Cash should be removed from the church and deposited in the bank ASAP.

**Suggestion:** Placing a small sign at a door or window indicating that cash is not kept in the building might discourage someone tempted to break in and look for some.

**Please check the website for guidance on Higher-Risk Activities** before any activities are planned. Failure to follow these guidelines can result in very large deductible charges to the sponsoring jurisdiction, in some cases up to \$50,000. See: [www.cofchrist.org/risk/highrisk.asp](http://www.cofchrist.org/risk/highrisk.asp)

**Additional insurance coverage cannot be purchased by jurisdictions** in an attempt to by-pass the Higher-Risk Guidelines. The best way to protect the financial health of the jurisdiction is to follow the guidelines closely.

Activities listed as NOT Permitted are simply not to be sponsored at all. There is no “grandfather clause” that permits jurisdictions to continue former practices. Please note that pool diving is on this list and all campgrounds that have not done so must remove their diving boards before the next camping season.

**Worker’s Compensation insurance is extremely important** when hiring a vendor or service provider to perform work for us regardless of whether or not a claim is involved.

If workers are not covered by their company, by law we must provide Worker’s Compensation Insurance for them. This requires the jurisdiction to record and report salary as well as pay for the insurance in addition to the bid.

It is much easier and more cost effective to hire contractors that carry their own Worker’s Compensation coverage.

If you have further questions, call Risk Management at 800-825-2806 x1492.

#### **PREVENTATIVE TIP OF THE MONTH:**

##### ***Winter preparations***

**\*Seals on doors and windows:** Make sure there is no cold air coming into your building. If needed, there are many different types of products to assist in sealing those cost-increasing holes.

**\*Furnace:** Be sure to replace the filter for better performance, efficiency and lower bills.

**\*Walkways/Sidewalks:** Be sure to keep enough salt and sand on hand and spread on the sidewalks to avoid potential claims. Be proactive.

**\*Wrapping pipes:** Be sure to wrap all water pipes exposed to freezing weather.

**\*Candles: Be sure to blow them ALL out!**