



Community of Christ

RISK MANAGEMENT NEWS

JUNE 2009

Welcome All! MCFOs, please forward this newsletter to CFOs, campground and mission center leaders.

Playground Safety will be enhanced at our congregations and campgrounds by adhering to the guidelines of the Consumer Products Safety Commission. **Newly constructed** playgrounds must be built to meet or exceed these standards. **Existing** playgrounds should be reviewed and improvements initiated to accommodate the standards *as soon as practical*.

As always, local or state codes can vary and each jurisdiction is responsible for understanding and gaining compliance with all local requirements.

The construction of playgrounds according to these standards and codes is itself an “Activity Requiring Specific Expertise”, and is listed under our higher-risk activity guidelines along with links to playground safety publications.

<http://www.cofchrist.org/risk/expertise.asp>

Auto Collision claims will have a \$500 deductible beginning August 1, 2009. Jurisdictions owning vehicles have a choice to carry Full Coverage or Liability Only. Full Coverage includes Physical Damage and Liability. Physical Damage is categorized as Collision and Comprehensive. As in the past, Comprehensive and Liability claims will not be subject to a deductible. The jurisdictional owner will pay the deductible. Full Coverage **allocations will be reduced** to reflect the anticipated deductible amounts to be received.

Invoices for Worker’s Compensation and Directors and Officers insurance will be **mailed mid June** and will be due upon receipt.

We are now preparing for the Property/Liability Allocation of Risk Management costs to all congregations, campgrounds, mission center and affiliates.

1. Contact, property & vehicle information must be reviewed before allocation.
2. Property & vehicle changes made after the allocation creates unrecoverable losses for the church.
3. The MCFO is the responsible party to verify our contact, property & vehicle schedules.
4. **This is your opportunity to make changes.**

MCFOs will soon receive spreadsheets with our current information. Jurisdictions will be billed according to information collected from the returned spreadsheets. They are **due before July 10, 2009**.

Reminders:

- **Diving boards are NOT** allowed.
- **Water slides at pools ARE** permitted when specific guidelines are met <http://www.cofchrist.org/risk/poolslide.s.asp>
- Remember, we ask for information because it helps us keep **accurate records for you and for our insurance carriers.**

PREVENTATIVE TIP OF THE MONTH:

Summer is the time when moisture evaporates and the ground shrinks and foundation damage can occur.

- Inspect your foundations and look for cracks or gaps or settling. Additional soil placed against foundation walls will help stabilize them.
- Taper soil away from the building for at least 4 feet.