



# Community of Christ

## RISK MANAGEMENT NEWS

OCTOBER 2009

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

**Property and Liability invoices and loss control worksheet information for 2009 will be mailed** to all jurisdictions, in a few weeks. We regret any inconvenience this may have caused in your budgeting process for 2010 and want to assure you that you are covered.

Property premiums are based on 100% replacement value for buildings. The contents limit is set at 20% of the building value and represents the maximum amount of contents coverage associated with each building. *The contents limit is not an estimate of the value of the contents owned, but is a limit of insurance to cover the replacement of contents.*

We appreciate your willingness and promptness in making your payment when the invoice is received.

**Mission Center and Campground reviews continue.** We began the review process last September. These reviews will continue throughout the next year.

Earlier this month we sent forms to complete, and return to Risk Management. If there is a time that would be better for you and your jurisdictions, let us know (allow six 6 weeks for completion).

Since the majority of our property information was last updated in 1998, receiving current and accurate information about our property is essential. Our carriers need to know:

- 1) Properties and autos owned
- 2) Where they are located
- 3) Calculated replacement values

We thank you for your time and assistance in this matter.

### Winter preparations reminders:

- *Building:* Check for cold air leaks area and add caulk and/or insulation.
- *Walkways/Sidewalk/Steps:* We suggest that you use a combination of ice melt/kitty litter or sand.
- *Furnace:* Be sure to replace the filter for better performance, efficiency and lower bills. Keep furnace vents open a little to the areas of the building that have pipes. Lower the thermostat to 65 degrees when the building is unoccupied.
- *Plumbing:* Know where your water shut offs are. Pipes should be covered with insulated foam wrap.
- *Candles:* Be sure to blow them ALL out!

### PREVENTATIVE TIPS OF THE MONTH:

Take everyday actions to stay healthy:

- Cover your nose and mouth with a tissue (or sleeve) when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water, especially after you cough or sneeze. Alcohol – based hand cleaners are also effective.
- Avoid touching your eyes, nose or mouth. Germs spread that way.
- Stay home if you get sick. Center for Disease Control (CDC) recommends that you stay home from work or school and limit contact with others to keep from infecting them.  
(Summarized from the CDC website)