



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services

Spring 2022

Inside this issue:

Preparing Parish Facilities for Spring	2
Safe Playgrounds and Outdoor Athletic Facilities	4
Establishing a Fire Safety Program	6

About BPIC

Bishops' Plan Insurance Company (BPIC) is a nonprofit group reinsurance captive and company established in 2003 to serve the risk management needs of Dioceses across the United States. We are 30 members. BPIC offers a customizable program that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure as a portfolio of coverages. BPIC is led by its Board of Directors along with the spiritual guidance of its Episcopal Moderator. BPIC offers a member's only website comprised of risk management information. Contact information is provided below if you would like more information about BPIC or the website.

Phone:
Toll-Free: 877.325.BPIC (2742)

Email:
info@bpicmembers.org

Website:
www.bpicmembers.org

BPIC Risk Control Committee Members:

Charlotte Carpenter (Chair), Cincinnati

Tom Schadle, Tulsa

Mike Witka, Indianapolis

Bill Rafferty, Paterson

Patrick Ketchum, Springfield, IL

John Eric Munson, Las Cruces

Developing a Safety Culture

The January 25, 2021 article, "Strong safety cultures result in fewer serious injuries, fatalities" published by *Business Insurance* reported: "The rate of serious injuries and fatalities continues to hold steady despite declines in overall recordable incidents, though companies with strong safety cultures are less likely to report these serious incidents, according to a report released Monday by information management company ISN Software Corp." The study went on to note that, "...75% of those surveyed believed improving safety culture was an effective approach for reducing serious injuries and deaths."

Every organization faces its own set of workplace safety issues. Workers encounter a number of different exposures on a daily basis. Protecting employees in the workplace should be a daily priority that involves ongoing effort. When safety is a priority, incidents will be less likely to occur.

As an employer, OSHA requires you to provide a safe work environment for your employees. You are legally obligated under the Occupational Safety and Health Act to have an effective safety program in place. However, this should not be your only motive for developing and implementing a safety program. Your focus, first and foremost, *should be* on protecting your employees. Implementing a safety program will not only keep your employees safe but your organization will be more likely to thrive. Studies show that when employees feel safe at work, morale is high. High morale leads to happy, effective and efficient employees.

It has been found that organizations that value safety and promote safety on a consistent basis tend to experience fewer and less severe employee injuries. Not only are you protecting your employees with safety programs but you are also protecting your organization's finances. Approximately \$170 billion a year is spent on direct and indirect costs associated with occupational illnesses and injuries. Direct costs of employee injuries include: workers' compensation payments, medical expenses, repair to damaged equipment, legal services,



regulatory citations, etc. Indirect costs incurred by employers include: accident investigation, lost productivity, decreased employee morale, etc. In today's struggling economy, organizations cannot afford to overlook the correlation between protecting employees and protecting the organization's finances.

Developing a safety culture is not a task to be checked off a to-do list. It is the ongoing process of establishing common values and understanding of the importance of safety within your team. One of the best things that managers and supervisors can do is lead by example. When management communicates that safety is a priority through words and actions, employees are more likely to comply. Experts estimate that 40% of all job-related accidents can be prevented by the people working in the area. Leadership should engage employees as partners in prevention.

Components of a Safety Program

Identifying the Hazards

A hazard is the potential for harm. In the workplace, a hazard is a condition or activity that is left uncontrolled which can result in an injury or illness to an employee. In order to prevent workplace injuries, any and all hazards must be identified. Employers are required to perform a hazard assessment or worksite analysis to identify hazards. These assessments force employers to take a step back and examine the workplace from a different perspective. This will

(Continued on page 6)

Preparing Parish Facilities for Spring

As spring approaches, it is important to inspect and prepare buildings for the upcoming warm weather months. The harsh weather conditions of winter can leave behind deterioration and problems with the building's gutters, downspouts and air conditioning systems.

Gutters and Downspouts

Malfunctioning gutters and downspouts can lead to roof damage or erosion problems in the areas that surround the building. Pools of water from leaking or ineffective gutters and downspouts can cause flooding problems on the ground and in basements and other low levels. To avoid these problems, gutters and downspouts should be inspected and repaired on an annual basis. Below are some of the problems to look for along with tips for repairing these issues.

Dirt, Debris and Settling

Nearby trees, pebbles from asphalt shingles and dirt can cause gutters to clog. In addition to the hazard of clogging, the dirt and debris weighs down the gutters, causing them to settle. When the gutters settle, the added weight of snow melt and rain prevents them from draining properly, causing them to pull away from the roof. When this happens, there is a chance that the wood on the roof may begin to rot.

To determine if the gutters have settled, take a look at the corners during the next rain or spray a water hose onto the roof. Watch to see if the corners begin to leak. If they leak, the gutters are not draining correctly and need to be repaired.

In addition, have gutters cleaned on an annual basis to prevent clogging and settling.

Loose Downspouts

Another common maintenance issue is downspouts that break loose or become disconnected from the gutter itself. Check the building for loose downspouts. To fix loose downspouts, push the downspout back together and drill a couple small holes into the two pieces. Fasten the pieces together with sheet metal screws.

Overflowing Rain Gutters

This is often the result of a clogged gutter or downspout. To fix the problem, clean out the area of the gutter where the clogging is occurring. In some situations, the cause is due to having too small of gutters to handle the rain water. If this is the case, larger rain gutters should be installed.

Pooling Water Near Downspouts

To prevent water from pooling around the downspout and building, make sure it runs off well into the yard or another area away from the building. Use a downspout extension or other flexible tubing to re-route the runoff away from the building.

Air Conditioning Maintenance

An appliance you won't want to be without when the first warm days of spring arrive is the air conditioning unit. The information below is excerpted from the U.S. Department of Energy and outlines the steps you can take to maintain your building's air conditioning system for peak performance during the spring and summer months.

An air conditioner's filters, coils, and fins require regular maintenance for the unit to function effectively and efficiently throughout its years



of service. Neglecting necessary maintenance ensures a steady decline in air conditioning performance while energy use steadily increases.

Air Conditioner Filters

The most important maintenance task that will ensure the efficiency of your air conditioner is to routinely replace or clean its filters. Clogged, dirty filters block normal air flow and reduce a system's efficiency significantly. With normal air flow obstructed, air that bypasses the filter may carry dirt directly into the evaporator coil and impair the coil's heat-absorbing capacity. Keeping the filter clean can lower your air conditioner's energy consumption by 5 to 15 percent.

For central air conditioners, filters are generally located somewhere along the return duct's length. Common filter locations are in walls, ceilings, furnaces, or in the air conditioner itself. Room air conditioners have a filter mounted in the grill that faces into the room.

Some types of filters are reusable; others must be replaced. They are available in a variety of types and efficiencies. Clean or replace your air conditioning system's filter or filters every month or two during the cooling season. Filters may need more frequent attention if the air conditioner is in constant use, is subjected to dusty conditions, or you have fur-bearing pets in the house.

Air Conditioner Coils

The air conditioner's evaporator coil and condenser coil collect dirt over their months and years of service. A clean filter prevents the evaporator coil from soiling quickly. In time, however, the evaporator coil will still collect dirt. This dirt reduces air flow and insulates the coil, reducing its ability to absorb heat. To avoid this problem, check your evaporator coil every year and clean it as necessary.

Outdoor condenser coils can also become very dirty if the outdoor environment is dusty or if there is foliage nearby. You can easily see the condenser coil and notice if dirt is collecting on its fins.

Be sure to minimize dirt and debris near the condenser unit. Dryer

(Continued on page 3)

Preparing Parish Facilities for Spring

(Continued from page 2)

vents, falling leaves, and lawn mowers are all potential sources of dirt and debris. Cleaning the area around the coil, removing any debris, and trimming foliage back at least 2 feet (0.6 meters) allows for adequate air flow around the condenser.

Coil Fins

The aluminum fins on evaporator and condenser coils are easily bent and can block air flow through the coil. Air conditioning wholesalers sell a tool called a “fin comb” that will comb these fins back into nearly original condition.

Condensate Drains

Occasionally pass a stiff wire through the unit’s drain channels. Clogged drain channels prevent a unit from reducing humidity, and the resulting excess moisture may discolor walls or carpeting.

Window Seals for Room Air Conditioners

At the start of each cooling season, inspect the seal between the air conditioner and the window frame to ensure it makes contact with the unit’s metal case. Moisture can damage the seal, allowing cool air to escape from the building.

Trees and Shrubs

Winter storms that bring wind, snow, ice and heavy rain can cause a lot of damage to trees and shrubs. Take time to visually inspect trees and shrubs for damage and to ensure they are a safe distance from power lines or similar hazards. Remove broken or dead limbs and branches from trees and shrubs. Consult with a contractor for the removal of trees and for trees that may be dangerously close to power lines and power sources.

Trim healthy trees and bushes on a regular basis throughout the spring, summer and early fall months and make sure limbs and branches are kept away from buildings. Unkempt branches can cut into the paint or siding of a building causing damage. Regular trimming and maintenance of landscaping also reduces the hazard of potential perpetrators/vandals hiding in areas covered by overgrown foliage.

Lightning

Lightning strikes are a primary cause of fires and damage to electrical equipment and buildings in the United States. Lightning rod systems are a key to preventing fires caused by lightning strikes. This system provides an attractive target for lightning along with a path of least resistance for the current to take as it seeks its ultimate decision—the earth.

For buildings with lightning rod systems, make sure that the electrical ground is maintained over the years and inspected by a qualified contractor. Over time, the cable or grounding rods may deteriorate to the point where the path to the ground is affected. Under these conditions, the system ceases to work at all or best, attracts the lightning bolt but fails to complete its mission. The resulting fires can be as serious as those occurring in unprotected buildings.

To protect damage to electronic equipment such as phone systems, computers, television and security systems in a lightning storm, make sure that electrical surge protection is used. However, keep

in mind that the best protection against lightning damage is unplugging electrical equipment when not in use if possible. Surge protectors are not able to prevent damage to electrical equipment when a direct lightning strike occurs to a power source or telephone equipment.

For more information on lightning protection systems and electrical surges, visit the Lightning Protection Institute’s website at: www.lightning.org.

Sidewalks and Walkways

Sidewalk liability is a growing issue as court cases have determined that the responsibility for safe walkways is the responsibility of the property owner. Many accidents occur on sidewalks due to structural problems such as uneven, cracked or broken surfaces. When addressing sidewalk issues, consider the following:

Inspect Sidewalks Regularly

This is one of the most important actions you can take to protect your organization against sidewalk incidents and liability. Evaluations can be made in-house by maintenance staff or by a qualified contractor.

Determine the Root Cause of Sidewalk Problems

Examine each problem on an individual basis and address each repair with the appropriate strategy.

Select the Right Repair for the Job

There are three primary repair methods. These include concrete replacement, concrete raising, and concrete grinding.

Implement a Repair Plan That Fits Your Budget

Begin a documented repair plan and schedule sidewalk repair in phases to accommodate your budget. Scheduling repairs for a future date will meet the property owner’s “duty of care” requirement.

Select the Right Vendors

Utilize the correct specialist for the repair. Be careful of hiring “jack-of-all-trades” contractors. They will typically recommend a more expensive repair alternative since it is more profitable for them. Utilize a grinding specialist for grinding repairs, a raising specialist for raising repairs and a concrete contractor for replacement.

Re-inspect Sidewalks Regularly

Sidewalks continually shift and move due to ground settlement, tree roots and weather conditions. Conduct on-going inspections and document repair plans to provide protection in the event of a lawsuit.

Avoiding Weather-related Slips and Falls

To avoid slips and falls related to weather conditions, use mats or rugs near doors to dry shoes.

Return to “Inside This Issue” index.

Safe Playgrounds and Outdoor Athletic Facilities

Longer days and melting snow signal the beginning of spring. The arrival of spring also brings increased outdoor activities on playgrounds and athletic fields. Now is the time to inspect these facilities to ensure they are safe for students, athletes and spectators.

Playgrounds

Inspection of playgrounds and equipment following the winter months as well as on a regular basis once playgrounds are in use is critical. These inspections help to ensure that children have a safe area in which to play. Proper supervision of children and training for staff members are also measures that can easily be implemented to avoid the risk of playground injuries. The following are basic guidelines for playground safety.

Playground Area

- Inspect the playground area and remove debris such as trash, broken glass, tree limbs, branches and any other items that may be present following the winter months. Look for areas that may be flooded and drain excess water or prohibit access.
- Ensure that all necessary signage is in place and replace missing or damaged signage.
- Inspect fencing for damage and make any necessary repairs/replacements.
- Make sure surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand or pea gravel, or use mats made of safety-tested rubber or rubber-like materials.
- Check that protective surfacing extends at least 6 feet in all directions from play equipment. For swings, be sure surfacing extends in back and front, twice the height of the suspending bar.
- Look for tripping hazards, like exposed concrete footings, tree stumps, roots and rocks.
- Security lighting should be installed and maintained to help deter vandalism.
- Make sure elevated surfaces like platforms and ramps have guardrails to prevent falls.
- Check playground surfaces regularly to ensure that surfacing is in good condition.

Playground Equipment

Thoroughly inspect playground equipment on a regular basis. If repairs cannot be made immediately, the equipment should be deemed unusable and taken out of service until repairs are made. Some basic factors to look for when inspecting playground equipment include:

- Visible cracks, warping or breakage of components
- Deformation of open hooks, shackles, rings, links, etc.
- Worn swing hangers and chains
- Missing, damaged or loose swing seats
- Broken supports/anchors
- Exposed footings, cracked/loosened ground
- Accessible sharp edges or points
- Exposed ends of tubing that should be covered



- Loose bolts, nuts, etc.
- Splintered, cracked or otherwise deteriorated wood
- Lack of lubrication on moving parts
- Broken or missing rails, steps, rungs, seats
- Worn or scattered surfacing material
- Hard surfaces, especially under swings, slides, etc.
- Chipped or peeling paint
- Pinch or crush points

Playground Leader Responsibilities

Review written guidelines, goals and procedures for playground leaders for the areas and equipment they supervise. Make sure that all staff are trained in first aid practices and have knowledge of the equipment and its proper use. Additional items to consider include:

- Do not permit too many children on the same piece of equipment at the same time.
- Constantly observe play patterns to note possible hazards and suggest appropriate equipment use.
- Prepare written accident reports with special attention to surface condition, type and extent of injury, age of the child, and how the accident occurred.

Teaching Children About Playground Safety

Providing safe playground equipment and proper adult supervision are extremely important, but that is only a portion of a successful playground safety program. Children need to know how to be safe and act reasonably on the playground. General rules to review with children include:

- Never push or roughhouse on jungle gyms, slides, seesaws, swings and other equipment. Play responsibly.
- Use equipment properly. Slide feet-first, don't climb outside guardrails, do not stand on swings, make sure only one child is on the swing seat at a time and that children sit facing one another on the seesaw, etc.

(Continued on page 5)

Safe Playgrounds and Outdoor Athletic Facilities

(Continued from page 4)

- If jumping off equipment, make sure there are no other children in the way. Instruct children to land on both feet with their knees slightly bent.
- Leave bikes, backpacks and bags away from the equipment and area where playing so that no one trips and falls over these objects.
- Don't wear clothing with drawstrings or other strings while on the playground.

Outdoor Athletic Facilities

Baseball and softball fields, soccer fields, tennis courts, the track and surrounding spectator facilities should all be inspected following the winter months to ensure safety to students and spectators. Items to look for include:

- Remove debris such as trash, broken glass, tree limbs, branches and any other items that may be present following the winter months. Look for areas that may be flooded and drain excess water or prohibit access.
- Ensure that all necessary signage is in place and replace missing or damaged signage.
- Inspect fencing for damage and make any necessary repairs/replacements.
- Inspect field lighting and perform any required maintenance.
- Survey fields and identify problem areas such as high water areas, uneven ground surfaces, holes and low areas.
- For baseball and softball fields, inspect infield composition and level worn areas near baselines, base paths, bases and pitching rubbers. Remove rocks, stones, etc. from the infield and base paths. If turf is worn in these areas, remove it, level it out and install new sod as needed. Make sure that base anchors are properly installed. Check the warning track to ensure it meets all required standards and inspect field tarps and explain the importance of not playing on a saturated field to coaches, administration, parents and players.
- Walk fields and evaluate conditions, noting any winter damage, vandalism or areas that may require special attention. Fill low areas and repair anything that may have been vandalized. Use a heavy roller to smooth the soil surface and eliminate uneven playing surfaces.
- Check fencing and ensure that it is properly secured. Look for exposed concrete footings.
- Unsecured soccer field goals have the potential to cause serious injuries and death. Make sure that goals are securely anchored to the playing field at all times. If goals are moved for mowing or storage purposes, always re-anchor them to the field. Revamping soccer goals using lighter materials and tip-resistant design is a long-term solution to consider. A new ASTM standard for tip-resistant soccer goals (F2673-08) has been released. For more information log on to www.astm.org.

Outdoor Athletic Facilities Safety Checklist

- ✓ Are grandstands and/or bleachers free from splinters, cracks, missing boards and loose nails or bolts?

- ✓ Are bleacher steps secured and in good condition?
- ✓ Are grandstand stairways and ramps illuminated and provided with handrails?
- ✓ Has the stand safe capacity of the bleachers been determined and are all supervisory personnel notified of capacity limitations?
- ✓ Do bleacher supports rest on a firm base (as opposed to soft ground)?
- ✓ Are adequate railings provided at the rear and sides of bleachers or grandstands?
- ✓ Is fencing, screening, backstop or shrubbery centrally located to provide protection for spectators, passersby and surrounding property?
- ✓ Are fields, tracks and courts checked for defects weekly and are all problems corrected before an event occurs?
- ✓ Is the playing field level and free of holes, ruts, stones and other dangerous objects?
- ✓ Is the playing field turf free of bare or thinly covered areas?
- ✓ Is the track surface composed of fine grained material (1/4" or less) forming a solid, smooth surface?
- ✓ Are jumping pits filled to the proper depth with loose, dry resilient material and free of foreign material?
- ✓ Is any equipment that shows excessive wear, deterioration or damage immediately removed from use, tagged and placed in locked storage until it can be repaired or replaced?
- ✓ Are interior building floors (bathrooms, concession areas, etc.) free of loose, broken tiles or defective finishes that could cause tripping hazards?
- ✓ Are grounds, blacktops and sidewalks free of undermining holes or cracks that could cause tripping hazards?
- ✓ Are soccer goals securely anchored to the playing field at all times?

Sources:

Trigg, Mike, CSFM. Fall Renovation—Preparing baseball fields for spring use. Retrieved March 11, 2019 from http://recmanagement.com/feature_print.php?fid=200411GC01

Mrock, Ken. Preparing Your Fields for Spring. Retrieved March 11, 2019 from <https://www.turf.com/resources/article/preparing-your-field-spring>
Anchored for Safety—Soccer Goal Awareness. Soccer Goal Dangers. Retrieved March 20, 2019 from <http://www.anchoredforsafety.org/>

Return to "Inside This Issue" index.



Establishing a Fire Safety Program

A fire safety program should be concerned with both fire prevention and fire protection. Unfortunately, many operations place their entire emphasis on fire protection equipment and neglect what should be the most effective means of fire protection—fire prevention.

A basic fire prevention program should include policies and procedures that address fire safety concerns, regularly scheduled fire inspections, and a preventative maintenance program for high fire-risk equipment.

A comprehensive inspection program should include fire related items to help identify and correct hazardous situations before a fire loss occurs.

Fire protection equipment and emergency procedures should be selected and designed to minimize loss of life and property damage once a fire occurs. This equipment should be included in self-inspection and preventative maintenance programs to ensure proper operation in the event of a fire emergency.

Fire procedures and evacuation plans should be reviewed periodically and revised to meet the needs of any building or operational change.

Fire hazards are conditions which may create or increase the probability of a fire. To eliminate fire hazards, all personnel should:

- Keep passageways and exits clear.
- Maintain access to fire fighting equipment such as extinguishers, hoses, cabinets and fire protection systems.
- Enforce “No Smoking” regulations.
- Maintain stoves and ovens clean and free of grease residue.
- Properly store flammable and combustible materials.
- Report any apparent unsafe conditions that might result in fire.
- Take care to disconnect irons after use.
- Use interior finishes that meet life safety codes.

Employees should be introduced to fire procedures and fire-fighting equipment during their initial orientation. Department heads should instruct employees as to the location and application of fire alarms and fire extinguishers, as well as to fire procedures specific to their areas. Fire drills should also be scheduled regularly as appropriate.

Return to “Inside This Issue” index.



Developing a Safety Culture

(Continued from page 1)

help to identify hazardous conditions that could be easily overlooked during daily activities.

Employers should also perform a job hazard analysis on a regular basis. A job hazard analysis focuses specifically on the relationship between the worker, the task, the tool and the work environment. An effective job hazard analysis may help to implement changes in procedures that will cut down on preventable injuries involving musculoskeletal injuries, soft tissue injuries and other ergonomic concerns.

Implementing Hazard Controls

After workplace hazards have been identified, action must be taken to either eliminate or control the hazard. Any hazards that can be eliminated without interfering with work to be completed should be eliminated immediately. Unfortunately, immediate elimination of hazards is not always a feasible option. When this is the case, engineering controls are put in place to eliminate or reduce any remaining hazards. The elimination of or reduced exposure to these hazards is completed through work station redesign, procedural changes, implementation of personal protective equipment and the modification of tools and equipment.

Developing an Emergency Response Plan

Even with preventative measures and safety programs in place, accidents may happen. Having an effective emergency response plan implemented throughout your facility will help cut down on the severity of injuries and limit potential exposures to bloodborne pathogens and other infectious materials. Emergency response plans should include training for first aid and CPR. In addition, an emergency contact list for local care givers should be posted and reviewed by your employees for timely response.

Employees must be properly trained on and utilize safe work practices. Properly trained employees know how to be *proactive* in regards to safety. Taking the time to ensure your employees fully understand and implement proper safety procedures will help prevent injuries. Set clear expectations and guidelines for safety in your facilities and always “walk the walk”. When employees believe that you value safety, they will be more likely to follow in your footsteps. This will help develop a safety culture within your organization.

Source:

Childers, Angela. (2021 January 25). Strong safety cultures result in fewer serious injuries, fatalities. *Business Insurance*. Retrieved from https://www.businessinsurance.com/article/20210125/NEWS08/912339308/Strong-safety-cultures-result-in-fewer-serious-injuries,-fatalities?utm_campaign=BI20210125BreakingNewsAlert

Return to “Inside This Issue” index.