

**Diocese of Montreal – Anglican Church of Canada**  
*Controlling Risk: Self-Assessments, Guides and Bulletins*  
*Provided by Ecclesiastical Insurance*



## **ADDITIONAL RESOURCES**



**Diocese of Montreal – Anglican Church of Canada**  
**Controlling Risk: Self-Assessments, Guides and Bulletins**  
*Provided by Ecclesiastical Insurance*

**Self-Assessments and Guides**

Self-Assessment: How Safe is your Place of Worship  
Risk Control Guidelines for Places of Worship  
Church Security Self-Assessment Guide

**Risk Control Bulletins**

Understand, Manage and Reduce the Risks of Arson  
Churches Robbed, Communities Devastated Extra Vigilance is Paramount  
Keeping Cemeteries Safe  
Protecting Places of Worship, Autumn and Winter Risk Control  
Protecting Places of Worship, Spring and Summer Risk Control  
Trip and Fall Prevention  
Protecting Places of Worship, Fire Safety  
Protecting Places of Worship, Cold Weather Slip and Fall Prevention  
Protecting Places of Worship, Lightning  
Ruptured Pipes  
Preventing Water Damage  
Oil Tanks



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**Self-assessment –  
How Safe is Your  
Place of Worship**

**At Ecclesiastical, we believe that it’s important for places of worship to undertake risk assessments and to record all significant findings. The detailed Guidance Notes that accompany this document can be of great help. Please note that while the items outlined are integral to any assessment, they are included for guidance purposes only and should not be considered as an exhaustive list.**

**I. Are all electrical systems, including wiring, switchgear and any fixed machinery such as organ blower motors and all portable electrical appliances in good condition and properly maintained? (See Guidance Notes, Section 1.1)**

All electrical installations and electrical equipment (including portable appliances) in use within the premises must be installed and maintained in accordance with relevant National Standards, the *Canadian Electrical Code*, and applicable Provincial and Municipal Building Codes/Standards so as to prevent danger.

In order to ensure that electrical systems are safe and maintained in good order, routine inspections must be carried out by a suitably qualified and competent person licensed by the province of jurisdiction.

For all electrical construction and maintenance work carried out in a province in Canada, a licensed electrician or supervised apprentices working under the *Electrical Installation and Inspection Act* for the province of jurisdiction must be employed.

Electrical Test certificate(s) must be issued upon completion of said inspections and any subsequent remedial work which may be required must be carried out.

It is normal practice to recommend that fixed electrical systems and electrical equipment in premises such as yours be inspected and tested every five years.

Records must be kept of all inspections, examinations and maintenance carried out.

Any defective wiring or equipment must be brought up to the relevant standard required under the Municipal, and/or Provincial, and/or National Codes.

For general reference, electrical rooms or panel areas must be kept clear of combustibles and items in general that are too close to the panel and may represent a fire hazard or impede access to the panel. An electrical room or panel area must not be used for general storage. *Canadian Electrical Code*, Rule 26-350(2) states: “Vaults shall not be used for storage purposes”.

You must keep a 1 metre (3.28 feet) clear working space around electrical panels and equipment. *Canadian Electrical Code*, Rule 2-308 states that, “a minimum working space of 1 metre with secure footing shall be provided and maintained about electrical equipment such as switchboards, panel boards, control panels, and motor control centres that are enclosed in metal.”

Circuit breakers should not be locked or taped open. A breaker responds to heat buildup within the wiring and must be allowed to move freely in order to prevent a fire due to overload.

YES	NO	N/A

**2. Do you have procedures in place for the vetting of persons working with children, young people and vulnerable adults? (See Guidance Notes, Section 2.1)**

It is most important that adequate safeguards are adopted and adhered to when selecting persons wishing to work with children and/or vulnerable adults.

We strongly recommend reference, police and background checks be completed in all instances where new staff and volunteers want to be involved with children.

**3. Do you have procedures in place for fetes and other outdoor activities? (See Guidance Notes, Sections 2.2, 2.3)**

There are various hazards associated with such things as bouncy castles, fireworks and charity walks. Do you have appropriate protocols in place for any events being staged at your facility?

**4. Do you have a system in place for the recording of accidents and the reporting of injuries, diseases and dangerous occurrences? (See Guidance Notes, Section 3)**

We strongly recommend your place of worship adopt a formal accident/incident reporting policy. Where possible, you should obtain written statements from any witnesses and record relevant contact information.

A sample accident/incident report form is available from Ecclesiastical.

**5. Do you have formal safety procedures in place if your facility is used for public performances and for major services throughout the year? (See Guidance Notes, Section 7.1)**

If your place of worship is regularly used for concerts and services, a written policy should be in place detailing matters such as evacuation procedures, training of stewards, volunteers and others in the use of fire extinguishers and other equipment. Consideration should also be given to the installation of an automatic fire alarm system and a public address system for giving instructions in the event of an emergency.

**6. Have you carried out an assessment and survey, if necessary, to determine the location and condition of any asbestos and prepared a management plan? (See Guidance Notes, Section 7.2)**

Some places of worship may still have asbestos used as insulation, pipe lagging and fire protection. It is essential that the material be in good repair, with no breaks or exposed areas which may be hazardous to the health of visitors and contractors. A management plan can then be implemented to enable the asbestos to remain safely on the premises, or to be removed.

Asbestos can only be removed by a contractor licensed to carry out asbestos abatement within the required guidelines for your province and/or municipality.

YES	NO	N/A

**7. Have assessments been carried out on areas where there is the risk of falls from a height and appropriate measures taken? (See Guidance Notes, Section 7.3)**

Careful consideration must be given before allowing persons to visit any high level areas of your building. Adequate signage and guidelines must be drawn up.

Balconies, galleries and choir lofts should have railings installed which meet the minimum height requirements of your province of jurisdiction, and those areas not meeting the prescribed height should have restricted access until the situation has been rectified.

Working off step ladders or high ladders in general is discouraged when changing light bulbs in facilities with high ceilings. Alternatives should be explored and always ensure a minimum of two persons are involved when changing light bulbs in your facility.

**8. Has an assessment been carried out on any catering/food preparation to ensure compliance with food hygiene regulations? (See Guidance Notes, Section 7.5)**

Many places of worship hold events where food preparation is undertaken, sometimes only on occasion and others on a daily basis. Proper training in food handling techniques and equipment should be undertaken as prescribed by local authorities.

**9. Has an assessment been carried out on manual handling operations? (See Guidance Notes, Section 7.6)**

In many places of worship, there is a constant moving of chairs, staging, pianos etc. to cater to different layouts and services throughout the year. We recommend the risk of injury be reduced through adequate training and through the use of mechanical aids as required. Whenever possible, manual handling should be avoided altogether.

**10. Are the grounds and yard – including sidewalks, driveways, steps, fences, walls and trees – in good repair and properly maintained? (See Guidance Notes, Sections 8 & 9)**

Particular attention should be given to exterior walkways, paths and parking areas subject to frost damage. All areas should be free from potholes and large cracks which may be subject to height changes due to the freeze/thaw cycle.

Stairs should be clean, with adequate railings (firmly secured) and free from obstacles. Walls, fencing and gates must be kept in good repair, and trees should be subject to annual inspections and maintenance by qualified person(s) to prevent falling branches which could damage your building or the property of others. Where graveyards are part of the grounds, gravestones, tombs and monuments must be maintained in a safe condition. Although tombstones are the responsibility of the family, you may be responsible where family cannot be located, and you also have general liability for the safety of the grounds.

YES	NO	N/A

**11. Are floor surfaces and coverings in good condition and properly maintained? (See Guidance Notes, Sections 8 and 9)**

Slipping, tripping and falling are a major cause of injuries. You must ensure that there are no unexpected changes in floor levels or stair heights and that floor surfaces are not sunken, cracked or damaged. Carpet runners and mats should sit flat and preferably be secured. “Wet Floor” signs should be used and good housekeeping practices established.

**12. Are all stairways (both inside and out) in good condition and well lit? (See Guidance Notes, Section 8.1.1, 8.1.2, 8.2)**

Stairways must have adequate handrails securely attached and be well lit. It is good practice to affix non-slip treads and to paint the edge/ bull nose of each step to designate the height change.

Motion-sensitive lighting is recommended for all exterior areas and stairwells.

**13. Does your organization have a written Health & Safety policy?**

Health & Safety legislation also applies to places of worship. In Ontario, where there are 5 or more employees, a Health & Safety representative must be appointed. Where there are 20 or more employees, a Health & Safety Committee shall be formed. Requirements may vary across the country and it is recommended that you check your own provincial legislation in this regard.

It is the duty of every employee, including part-time employees such as organists, caretakers and administrators, to take reasonable care for their own safety and that of other persons who may be affected by their acts or omissions. With a large majority of institutions relying on volunteers, a written Health & Safety policy is essential in ensuring a safe environment for all.

**14. Have assessments been carried out on all substances hazardous to health and controls put in place where necessary?**

Substances most likely found in places of worship are gasoline, pesticides, insecticides, weed killers, fertilizers and cleaning products.

All hazardous substances must be stored and used in accordance with the manufacturer’s instructions. Consideration should be given to replacing dangerous substances with less hazardous (Green) alternatives.

Towers may be subject to pigeon droppings which can be hazardous to health and may cause the disease psittacosis. Specialist advice should be obtained.

**15. Do you have regular inspections of lifting equipment?**

Many places of worship have large, heavy and ornate font covers, candelabra and sanctuary lamps which may be raised or lowered by a system of pulleys and counterweights. Winches and lifting equipment may also be found in towers for raising and lowering bells and other materials. We recommend a qualified person(s) inspect the equipment on an annual basis.

YES	NO	N/A

**16. Has an assessment been carried out to ensure there is no risk of injury from glass in doors and windows?**

We recommend the installation of safety glass in all windows below waist height and in doors below shoulder height and elsewhere if there exists the likelihood of injury.

Places of worship built prior to the 1970s may well have low level glass that should be upgraded.

**17. Is all equipment, machinery, tools and other items in good condition and regularly maintained, checked and repaired?**

Inspections should be carried out by suitably qualified person(s) on all equipment, tools and machinery whenever the equipment is likely to become unsafe due to environment, damage or wear.

Persons using the equipment should be provided with adequate instruction, information and training in the safe use of same.

Boilers and other heating equipment should be inspected at the beginning and end of the heating season.

Lawnmowers and other items used for yard and grounds maintenance must be regularly checked and serviced and personal protective equipment such as visors and gloves must be available and in good repair.

YES	NO	N/A





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**Risk Control Guidelines  
For  
Places of Worship**

## **IMPORTANT**

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These guidance notes are based on current legislation and generally accepted good practice. Whilst we have tried to make them thorough and informative, if you require any further assistance, please contact your Insurance advisor or Ecclesiastical.

This advice is given in good faith and is based on our understanding of current law and best practice. This is not an exhaustive assessment of all aspects of risk management. Please note that each specific property is unique and requires an individual inspection in order to prepare an appropriate and comprehensive risk management report and risk management strategy.

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## 1.0 Plant and Equipment

### 1.1 Electrical

We recommend that fixed electrical systems and electrical equipment in places of worship and associated buildings be inspected and tested by a qualified electrical contractor every 5 years to ensure that everything is working well and safely.

As a general guide for electrical systems, please consider the following:

- All electrical installations and equipment, including portable appliances in use, must be installed and maintained in accordance with the *Canadian Electrical Code* and applicable national, provincial, and municipal building codes/standards.
- A provincially qualified and provincially licensed electrician must conduct all electrical construction and maintenance work.
- Upon completion of inspection by the local power authority, a certificate of inspection should be issued. It is important that a certificate of inspection always be provided except in jurisdictions where other inspection criteria are set out.
- Any defective wiring or equipment must be brought up to the relevant standard required under the respective municipal, provincial, and/or national code.
- Records must be kept of all inspections, examinations, and maintenance carried out.

There are things to watch for that may indicate an electrical problem, including:

- arcing or sparking at an electrical device, or unusual sounds such as sizzling or buzzing;
- an item that is hotter to the touch than it typically should be;
- breakers or fuses continually tripping or blowing;
- damaged equipment or a damaged wire;
- discolouration of receptacle or light switch cover plates;
- lights dimming and brightening; and
- heat or smoke from any equipment or wiring.

Should you see any of these signs, shut your power off and immediately call a licensed and qualified electrician.

#### 1.1.1 Storage



Unacceptable

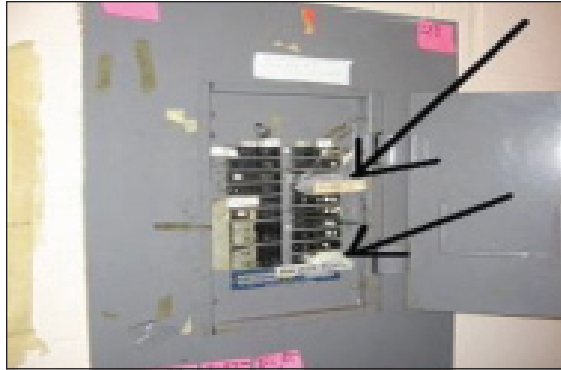


Perfect

Electrical rooms or panel areas must not be used for general storage and should be kept clear of combustibles. Panels must not be obstructed. *Canadian Electrical Code*, Rule 26-350(2) states, “Vaults shall not be used for storage purposes.”

A 1 metre (3.28 feet) clear working space must be kept around electrical panels and equipment as noted below. *Canadian Electrical Code*, Rule 2-308 states that: “a minimum working space of 1 metre with secure footing shall be provided and maintained about electrical equipment such as switchboards, panel boards, control panels, and motor control centres that are enclosed in metal.”

### 1.1.2 Circuit Breakers

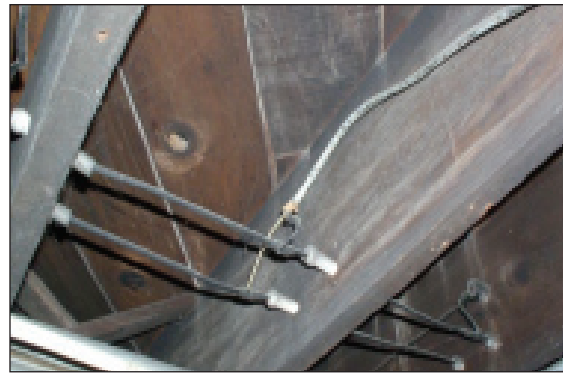


- Circuit breakers must never be locked or taped open.
- The only circuit breaker that can be locked open, in many provinces or jurisdictions, is a fire alarm breaker. However, this would need to be checked for each province or jurisdiction before locking a fire alarm circuit open.

### 1.1.3 GFI Outlets

- GFI outlets are required within 1 metre (3.28 feet) of sinks, outdoors, or in damp areas.

### 1.1.4 Knob-and-Tube Wiring

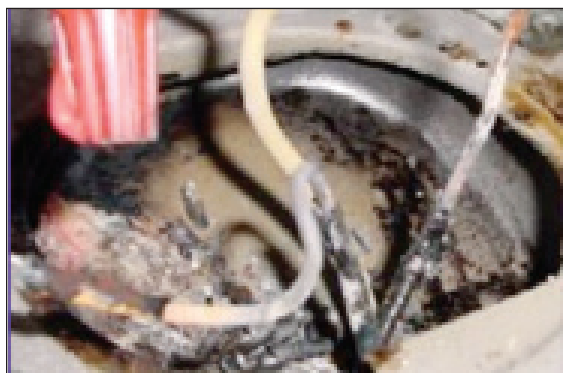
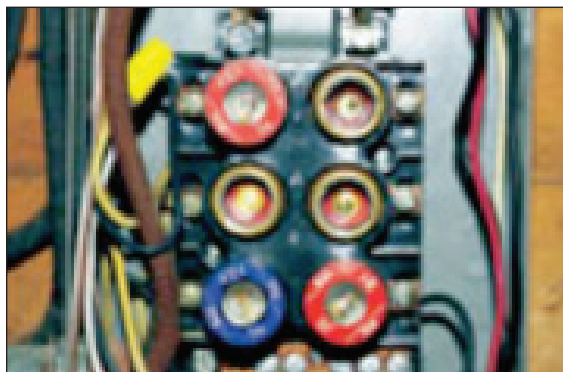


The following is a list of some of the problems or issues associated with knob-and-tube wiring.

1. **Grounding:** This type of wiring was installed without a grounding conductor.
2. **Over-fusing:** Fuses in use should be no greater than 15 amps.
3. **In-line splices in walls:** Knob-and-tube permitted the use of in-line-splices in walls without a junction box. This is not permitted today.
4. **Damage and aging:** Since there is no casing around the insulation on the conductor, the insulation is directly exposed to chewing or digging insects, vermin, and rodents. Other disturbances may also damage or break the insulation. Aging is another problem.

**If your facility has knob-and-tube wiring, we urge you to have it inspected immediately by a qualified electrician to be certain your system is operating safely.**

### 1.1.5 Aluminum Wiring



The fire shown in photo above started at the connections.



Aluminum wiring was prevalent in the 1960s and 1970s.

Aluminum wire should only be connected to outlets and fittings designed and marked for aluminum. While many aluminum wires have the word 'aluminum' stamped on them, it is not easy to identify aluminum wiring by simple visual inspection. We always recommend that a licensed, qualified electrician do inspections for such wiring.

Some, but not all of the signs of trouble with aluminum wiring are:

- flickering lights;
- unusual static on radio or TV;
- reduced TV picture size;
- arcing or sparks coming from switches or receptacles;
- cover plates on switches or plugs that are hot or warm to the touch;
- plugs and lights that don't work;
- dead circuits;
- circuit breakers that trip for no apparent reason;
- arcing sounds within main distribution panels;
- melted insulation on conductors near connections;
- burning plastic odours near plugs or switches or lighting;
- smoke from switches, plugs, or junction boxes; and,
- light bulbs that burn out quickly or shine with unusual brightness.

**If your system has (or may have) aluminum wiring, we urge you to have the wiring, connections, panel, and system in general thoroughly inspected to be certain it is operating safely. Please note that some jurisdictions offer programs for the removal of aluminum.**

### 1.1.6 Electrical Appliances

- Recommendation concerning electrical appliances (not a requirement).

When replacing items such as electric kettles, coffee makers, hot plates etc., it is best practice to replace those appliances with ones having automatic shut-offs. It is also best practice to unplug these items when not in use. All equipment must display a ULC/CSA label on the appliance case.

### 1.1.7 Surge Protection

- Recommendation regarding Surge Protection (not a requirement).

Power surges may be the result of power fluctuations, spikes on power lines, or from lightning, etc. We highly recommend that computers, sound systems, and other valuable electronic equipment be protected with appropriate surge protection devices. A surge arrestor can be installed at your service panel, and you should use portable surge arrestors at the equipment you are protecting.

## 1.2 Boiler/Furnace/Heating Systems

### 1.2.1 Inspection

Boilers, furnaces, and their associated venting systems (flues, vent pipes, air intakes) need to be inspected, cleaned, and serviced for safety purposes, at least once a year by a licensed heating contractor.

Stickers or certificates denoting the last inspection date and the work done should be visible on the boiler or in proximity to the boiler.

### 1.2.2 Boiler/Furnace Room Maintenance

Boiler rooms and compartments must always be kept clear of all combustible materials and flammable liquids and must not be used for general storage.



Unacceptable



Perfect

No combustibles should be stored in or near a boiler or furnace room or near a boiler or furnace.

Combustibles should be kept at least 3 feet, or 1 metre, away from the boiler or furnace to allow clear access by authorities or service personnel in the event of an emergency.

Any insulation suspected of having asbestos must be marked and shown on the emergency plan.

### 1.2.3 Chimney

The chimney and chimney liner should be inspected twice yearly and should be cleaned as required.

In the case of a natural gas fired appliance, the chimney must have a liner that meets current standards.

There have been incidents of birds building nests in chimneys resulting in carbon monoxide poisoning, chimney fires, and claims for smoke damage.

## 1.3 Sprinklers

- ❑ Yearly inspections and testing are required with inspection certificates displayed on or near the system, reference NFPA 25 and local ordinances.
- ❑ Sprinkler heads should have no obstructions nearby (e.g., boxes piled too close) that could impede discharge. Sprinkler heads require an 18-inch clearance as per NFPA 13.
- ❑ The sprinkler system should have no materials or combustibles located within 3 feet, or approximately 1 metre, of the controls and should allow ready, unimpeded access to the controls and shut offs for authorities and service personnel.
- ❑ To ensure an adequate water supply in an emergency condition, all fire department connections should have all caps in place. This will help prevent items such as garbage, rocks, etc., from being introduced into the system.



## 2.0 Procedures and Protocols

### 2.1 Child Protection

A formal Child Protection Policy should be implemented.

Employees, all volunteers, the head of your place of worship, and all assistants should be familiar with the policy and the requirements contained therein. This is true where there may be children or at-risk adults as part of religious education training, youth programs or other programs, or circumstances involving youth or at-risk adults.

### 2.2 Emergency Evacuation

An evacuation plan should be maintained and regularly reviewed.

Volunteers and staff members familiar with the premises should know their responsibilities during an emergency for safety checking washrooms, meeting rooms, classrooms, offices, balconies if any, and other out-of-sight areas.

The Fire Department should attend to do a walk-through and to assist in putting a plan in place.

Special needs persons – who may require assistance in exiting – should be identified, and consideration should be made to attend to their needs in the event of an emergency.

It is always best practice to carry out a mock evacuation under the direction of the Fire Department so that the procedures are known. Floor plans with evacuation routes are important, particularly in facilities with multiple rooms in use such as second floors, balconies, long corridors, washrooms, etc.

A floor plan, posted in main areas and frequently used rooms, with evacuation routes noting the location of exits, and marks indicating **YOU ARE HERE**, can be very helpful for groups and children using the facility.

### 2.3 Premises use by Third Parties – Facility Use Agreements, Contracts, etc.

Formal, written facility use agreements are recommended to point out the specific responsibilities of the users. Any areas that are off limits, or any activity or use that is prohibited, should be written down. For example, the prohibited use of wax candles; the use of portable cooking apparatus; open flames; portable heaters etc; or, smoking within the premises.

Contracts for renting or leasing the premises should also require proof of current liability insurance by the person, company or group renting or leasing the facility.

When hiring any contractors, such as a roofing contractor, snow removal contractor, or general contractor, proof of liability insurance should be requested.

Should other third parties use your facility, either gratuitously or by paid rental, it is recommended that a copy of their certificate of liability insurance be secured. These third parties could include groups such as the Girl Guides, Boy Scouts of Canada, Alcoholics Anonymous, Narcotics Anonymous, etc.

It is also advisable to be named as ‘additional insured’ on all third party liability policies.

### 2.4 Business Continuity/Business Interruption Plan

A large loss would result in a significant interruption of facility activities. It is recommended that a contingency plan be put in place to address the need for and temporary usage of alternate buildings or sites that would be suitable for use while restoration or reconstruction efforts were completed.

### 2.5 Computer Back-up

To reduce the potential of losing computer files, consideration should be given to backing up the files on disc, CD, DVD, or a portable Hard Disk Drive or Tape. The back-up data should be stored in a safe location off-site.

## 3.0 Logs/Forms

### 3.1 Accident/Incident Reporting Forms

Even when a facility is well managed, there is always the chance of an unfortunate accident occurring.

In the event of an accident or incident, we recommend that an accident log or incident log be set up to record the details, including the names of the persons involved and their addresses and contact telephone numbers.

Names of witnesses, their addresses, phone contact numbers, and their statements of what they saw should also be recorded. The accident or incident log should be kept in a safe, protected location within the place of worship.

### 3.2 Salting/Snow Removal Logs

If the facility is required to salt or clear steps or walkways, it is recommended that a log be maintained showing the dates and times the steps or walkways were salted or cleared.

This is of future importance should a person or person(s) fall or claim to have fallen in front of, or on, your premises. The claim response to such an incident would be paramount upon the presentation of these maintained records to establish due diligence on the part of the facility.

For ease of operation, or if multiple persons clear or salt the above areas, a clipboard with the log attached could be provided and kept in an easily assessable area for use as needed. We recommend the implementation of such a log for this upcoming winter season.

It is also helpful for the facility to:

- Note the date, time, weather (including temperature) and any adverse conditions on the exterior of the building i.e. ice, snow build-up, rain or freezing rain, sleet, hail, wind-driven garbage, or debris etc.
- Make note of what steps were taken to eliminate or improve the conditions noted.
- Record measurements of materials used to clean the areas or to make them safe. This includes measuring the salt and sand mixture used on icy steps or walkways/sidewalk areas, for example, shovelful, cupful, handful etc.

- Where snow removal contractors are used to clear or salt the parking lot areas, they should also be able to provide, if asked for, details of how many cubic metres, or tons of salt or sand & gravel were spread on the parking lot(s).

### 3.3 Work logs

If professional volunteers generally do work for the facility, a record of the work should be kept as though the facility were being billed for the work. This will provide a clear record of what was done and when the work was done, for future reference. This would help both the facility and the insurer should information be required regarding when certain work was completed, and the details of such work.

## 4.0 Fire and Life Safety

### 4.1 Emergency Lighting

Emergency lighting sufficient to light up all exit doors and exit door approaches is **recommended**.



Sample only

Emergency lighting should be tested monthly using the test switch, or the button on the side or top of the light casing. This testing is to ensure that the batteries are not burnt out. Any lights found not working should have the batteries replaced as soon as possible.

The emergency lighting in general should be tested on a yearly basis under simulated power failure or electrical fault conditions as well.

The batteries should be tested to ensure they provide at least 30 minutes of steady illumination.

### 4.2 Exit Doors

All exit doors should be equipped with push bars or panic bars as a means of easy escape.

If an exit can be used or is used as an emergency exit, you will want to make certain the door or doors can be easily opened and closed.

All exit doors need to be kept clear of materials or goods blocking the stairs or door access.

In the case of exits in general, if the doors do not have panic bars/push bars, we recommend that during services or events at the facility such doors be either held open or the locks/door handles locked or fastened open so that a simple push against the door will open it. This would allow exit by a person or persons unable to unlock a door or turn a doorknob because of injury or disability.

### 4.3 Exit Signs

Illuminated exit signs are recommended for all exit doors and exit door corridors or approaches.



Exit Sign



Combination exit sign/emergency light

While paper signs are better than no signs at all, the concern is that paper signs are not a permanent fixture and therefore easily removed. In the event of an emergency, light failure may not provide visible evidence of the exit locations.

Regular inspection of the exit signs is recommended, on a monthly basis if possible.

All burnt out bulbs or dead batteries should be replaced immediately, or as soon as possible after their discovery.

## 4.4 Fire Extinguishers

### 4.4.1 Inspection

A licensed fire extinguisher contractor should inspect fire extinguishers yearly. As a minimum, fire extinguishers should be placed on every level and close to areas that have lit candles in use, etc.

### 4.4.2 Training

Your facility should introduce a training program for staff (including summer staff) and several regular facility attendees on the use of portable fire extinguishing appliances in the facility.

You can get assistance from either the firm carrying out the annual maintenance of the extinguishers, or the local Fire Department's Fire Prevention Officer, and/or through the Office of the Fire Marshall for your jurisdiction.

## 4.5 First-Aid Assistance

To be prepared for an emergency, several regular service attendees and/or employees should be instructed in the location and use of first-aid kits.

Also, a number of regular attendees and/or employees who have first-aid training or a medical background should be approached and asked if they could assist in the event that someone requires first-aid before, during, or after a service or event.

### Automatic External Defibrillators (AED's)

Many facilities are now investing in an Automated External Defibrillator (AED) for their premises. These units are very inexpensive, totally automatic, and simple to use. Please note that proper training in their use would be required.

Provincial First-Aid Training requirements, and Federal First Aid Training Requirements under the Canada Labour Code, have set out minimum requirements for first-aid training and first responders to now include AED training. Certified first-aid training centres in your area may offer certified AED training, and it is recommended you check with the supplier about proper training.

Licensing information about specific AEDs may be checked through Health Canada's Medical Devices License Listing [www.mdall.ca](http://www.mdall.ca)

## 4.6 Smoke Detection (Battery operated)

Smoke detectors used should be CSA approved or ULC tested (stamped).

Smoke detectors should be fitted and located in accordance with the instructions enclosed with the detectors when purchased.

The detectors should be checked at least monthly but preferably weekly by pressing the test button. If there are batteries, they should be changed as necessary, but it is recommended that they be changed a minimum of twice yearly. An easy way to remember to change the batteries is to do so at the beginning and end of Daylight Savings Time each year.

The inside of the detector should be vacuumed regularly to ensure that dust is not blocking the sensor chamber.

Buildings should have detection on all levels and in all kitchens and boiler/furnace rooms. **Do not forget to include the attic space as a level in all buildings.**

Tenants in rented buildings should be made aware that detectors need to be checked monthly and maintained, as above, by the building owner and/or the tenant as is pre-arranged or set out in the lease.

Detectors that are older than 10 years should be replaced. When they are replaced, dual ionization/ photoelectric units should be installed. These dual units respond to a broader range of fire types and can provide an earlier fire warning to occupants.

### 4.6.1 Carbon Monoxide (CO) Detectors

Any buildings with boilers or furnaces that burn fossil fuel (where persons work or sleep, or where occupied by children or other members) should be equipped with carbon monoxide (CO) detection. CO detectors should be checked monthly and as part of your annual boiler/furnace and flue cleaning/service.

## 5.0 Fire Alarms/Security

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### 5.1 Fire Alarm

We recommend that you have a monitored fire alarm (if budget permits), as a means of allowing the fastest response time in the event of a fire. Fire alarm panels, and systems in general, require yearly inspection and certification by the installation or service company. The inspection certificates should be displayed near or on the alarm.

### 5.2 Security System

A monitored security system is an inexpensive way to protect your facility against break and enter, theft, interior vandalism, or malicious mischief.

Should a monitored system be implemented, as a point of reference, we recommend the following:

- The system should be installed and maintained by a ULC listed company in accordance with all relevant National and Provincial Standards and Codes of Practice.
- The system should combine notification locally by audible sounder(s) with the automatic transmission of alarm and fault signals to an alarm-monitoring centre (also operated by a ULC listed company).
- When local audible sounders are incorporated, these should be configured to operate instantaneously.
- The external bell should be self-activating and incorporate a strobe light, if possible. The bell should also be situated well out of reach of the ground and face the main road. The housing should have no projections that would allow attachment of chains, wires, or ropes, or blocking with foam.
- An internal loud tone bell or siren should also be fitted.

If you decide to implement such a system, please contact a ULC listed Intruder Alarm installation and maintenance firm to carry out this work.

## 6.0 Lightning Protection

### 6.1 Lightning Protection Systems

The CSA standard for Lightning Protection places houses of worship among the highest risk buildings to be struck by lightning. This is because of their construction, height, size, and the presence of spires or steeples in some cases.

Where lightning protection systems are in place, the system must be installed properly. The lightning protection system is not protecting the building if the air terminals/lightning rods are not properly grounded or bonded to other metal objects such as vent stacks, eaves trough, oil tanks, furnaces etc.



Lightning protection systems in Canada are required to be installed under CSA Standard CAN/CSA-B72-M87 – Installation Code for Lightning Protection Systems, and are governed by the Electrical Installation and Inspection Act for most provinces.

Section A5.1 of the Installation Code for Lightning Protection Systems sets out recommendations that an annual visual inspection be made of the system and that the system be thoroughly inspected every 5 years.

After a thorough inspection of your lightning protection system – if the building currently has a system that has not been inspected in the past 5 years – and corrections thereafter of any deficiencies, building management should undertake an annual visual inspection of all conductor cables/lines from the air terminals (commonly referred to as lightning rods) to the ground.

Particular care is required following building work or after visitors have been allowed on the roof. Any break in the cables or lines needs to be repaired

immediately by a competent and licensed lightning protection company.

**The question is frequently asked: “Can we remove the system?”**

**A working system affords considerable protection to the building, and we would strongly recommend against removing it. The building owner will also want to consider that the cost of installing the system has been paid for and that the cost for removal of the system in many cases can be 1/2 of the cost (or greater) of repairing the system that already exists.**

#### Recommendation regarding Surge Protection

Power surges may result from fluctuation of power, spikes on power lines, or from lightning, etc. We highly recommend that you protect your computers, sound systems, and other valuable electronic equipment with appropriate surge protection devices.

A surge arrestor can be installed at your service panel, and you should use portable surge arrestors at the equipment you are protecting.

## 7.0 Liability

### 7.1 Announcing Exits/Conditions

Some places of worship announce the location of the exits before each worship service. This is an excellent practice and an excellent way of equipping persons in your facility with information that could prove very important in an emergency.

It is also an excellent practice to remind regular attendees and visitors to be careful about conditions outside such as ice, snow, rain (i.e. slippery), when they are leaving service.

### 7.2 Asbestos

It is the building owner's responsibility to manage asbestos in the building. While it is not specifically required that you remove the asbestos, an asbestos assessment will be needed to determine the location and condition of all asbestos. A management plan can then be implemented to enable asbestos either to remain safely on the premises or to be removed.

This detail must also be included in your emergency fire plan.

Your local authority will likely be able to provide you with advice on asbestos management.

Information on the location and condition of asbestos needs to be made available to anyone likely to work on or disturb it. This information also needs to be made available to the emergency services should they have to respond to deal with an emergency in your facility.

To avoid exposing contractors and others to asbestos, a survey of the building should be undertaken (before any work is done that may involve working with insulation that may be asbestos) and a register produced and maintained noting the location, form (e.g. lagging, ceiling tiles, partition board, etc.), condition, and type of asbestos, if any.

Contractors, workers, or emergency responders need to be advised of the presence of asbestos and what precautions should be taken.

Asbestos may only be removed by a licensed contractor who is competent and able to carry out asbestos abatement within the required guidelines for your province and/or municipality.

### 7.3 Changing Light Bulbs

Working on stepladders, or high ladders in general, is discouraged when changing the light bulbs in facilities with high ceilings. Alternatives should always be investigated. There should always be at least 2 persons involved in changing light bulbs.

### 7.4 Folding Tables

Signs should be placed on the bottoms of tables, such as the one shown below, to ensure that the legs are locked into position when the tables are put up. Children playing under these types of tables have suffered injury and even death due to being caught or crushed underneath when the table legs fold under.



## 7.5 Food Safety

### 7.5.1 Proper Food Handling and Preparation

According to The Food Safety Act, 2001, it is an offence for anyone to sell or process for sale, food which is:

- Harmful to health;
- Contaminated to such an extent that it would be unreasonable to expect it to be eaten;
- Falsely described, advertised or presented;
- Not what the customer can reasonably expect.

Unsafe food must be withdrawn from sale or recalled from consumers if it has already been sold.

Tips for proper food handling and safety can be found at the following Government of Canada website (SafeCanada.ca): [http://www.safecanada.ca/link\\_e.asp?category=11&topic=78](http://www.safecanada.ca/link_e.asp?category=11&topic=78)

### 7.5.2 Facilities which are only used occasionally for food preparation

- Your facility must be kept safe from contamination, particularly from animals and pests.
- Facilities for personal hygiene, including hygienic hand washing and hand sanitation must be provided as well as toilet facilities, and where necessary, changing facilities.
- Food preparation surfaces must be well maintained and easy to clean and disinfect.
- Adequate facilities required for cleaning and disinfection of work utensils and equipment.
- There must be an adequate supply of hot and/or cold water, including drinking water.
- There must be adequate arrangements for the storage and disposal of waste.
- Food must be stored at suitable temperatures; temperatures that can be monitored.
- As far as possible, food must be placed in a way that avoids contamination.
- If you wash or clean food, there must be adequate facilities to do this hygienically.

### 7.5.3 Facilities used for regular preparation of food

- You must keep your facility clean and maintained in good repair and condition.
- The layout, design, construction and size of your facility must:
  - Allow for adequate maintenance, cleaning and/or disinfection;
  - Avoid or minimize air-borne contamination;

- Provide enough working space for you to carry out all tasks hygienically;
- Protect against dirt build-up, contact with toxic materials, shedding of particles, including protection against contamination, and in particular, pest control.

- Provide, where necessary, suitable conditions for handling and storing food while keeping it at appropriate temperatures, designed to allow those temperatures to be monitored, and where necessary, recorded.
- Cleaning chemicals and disinfectants must not be stored in areas where food is handled.
- Floors are to be kept in good condition: be easy to clean, and where necessary, disinfect.
- Walls need to be in a sound condition: easy to clean, and where necessary, disinfect.
- Ceilings and overhead fixtures must be well maintained.
- Any openings to the outside, including windows and doors, must be fitted, where necessary, with insect-proof screens that can be easily removed for cleaning, or where there is a risk of contamination, kept closed during food preparation.
- Surfaces for preparing and handling food are to be well maintained; easy to clean and disinfect.
- Adequate facilities where needed, for cleaning, disinfecting and storing utensils and equipment must be provided.
- Adequate facilities must be provided, where necessary, for washing food.
- Vehicles and containers used to transport foods must be kept clean and well maintained.
- All items, fittings and equipment that come into contact with food must be regularly cleaned to avoid contamination.
- Food waste must be removed from rooms where food is present and disposed of in appropriate waste containers at the earliest opportunity.
- Waste must be disposed of in a hygienic and environmentally friendly manner.
- Raw materials and ingredients must be appropriately stored to prevent harmful deterioration and/or contamination.
- Food must not be stored at temperatures that may cause a risk to health. In most circumstances prepared foods must be held at either HOT (at or above 63°C) or CHILLED (at or below 8°C). It is recommended that fridges and chilled display equipment are set at 5°C or below to ensure chilled food is kept at 8°C or below.



#### 7.5.4 Personal Hygiene

Every person working in a food handling area must maintain a high level of personal cleanliness. Suitable clothing must be worn, hair should be covered using a hat or hairnet while preparing food, and jewellery (except wedding rings) should not be worn. People suffering from, or suspected of carrying a disease transmittable by food, or with open wounds, skin infections, sores, or with diarrhea must not handle food or enter a food handling area.

#### 7.5.5 Food Hygiene Training

Staff and volunteers who handle food must either be supervised and instructed, or trained in the principles of food hygiene to an appropriate level for the catering operation under consideration.

#### 7.5.6 Food Allergies

##### **Allergies to food can be serious and life threatening.**

If you are providing meals on a regular basis, then you should complete risk assessments to identify anyone with life threatening allergies, leading to the introduction of suitable control measures to eliminate or minimize the risk of an allergic reaction occurring.

Physical symptoms of an allergic reaction include: swelling of the body, including the mouth and throat, leading to respiratory difficulty, vomiting, and a change in skin colour.

To prevent allergic reactions, a system should be established to avoid/minimize the risk of anyone coming into contact with a previously identified food. In the event of accidental exposure to such foods, you should have an emergency action plan in place. If someone with a food allergy asks if a meal contains certain food you should check the ingredients and let them decide if they can eat it. Never guess!

## 7.6 Manual Handling

Manual handling refers to the moving of materials by hand by lifting, lowering, carrying, pushing, pulling, shovelling or stacking. It may involve devices such as dollies, carts, rigs, chains, or pulleys. Mechanical devices (lift trucks and power hoists) can replace manual efforts but they are not always practical in all places of worship.

What does the law say?

The *Occupational Health and Safety Act (OHSA)* and the *Canada Labour Code, Part II* apply to manual material handling in a variety of ways. Employers are responsible for taking every reasonable precaution to protect workers. This includes:

- Providing equipment, materials and protective devices, maintained in good condition;
- Providing information, instruction and supervision to protect workers from injury and illness;
- Advising workers of hazards in the handling, storage, use, disposal and transportation of materials;
- Appointing competent persons as supervisors (familiar with legislation, work, hazards).

It is important that you carry out a suitable and sufficient assessment of all unavoidable tasks that involve manual handling operations, particularly where there is a risk of injury.

Examples of manual handling operations in a place of worship include the stacking and moving of tables and chairs, moving staging and associated equipment such as musical instruments, pianos etc. It could also be as mundane as removing the garbage!

Wherever possible, manual handling operations should be avoided by redesigning tasks to remove the need to move loads or by introducing automation and suitable mechanical aids.

Where manual handling cannot be totally eliminated, the risk of injury must be reduced so far as is reasonably practicable, including the provision of mechanical assistance. Employees and volunteers must be provided with information and training in manual handling techniques and the use of mechanical aids and a record of training maintained.

## 7.7 Oil Tanks

### 7.7.1 Inspection

The tanks should be inspected twice a year, as a minimum, by staff or a responsible volunteer.

The bottom, ends, and both sides of the tank should be inspected twice yearly for signs of rust, wet spots, or dents. Any rust spots should be removed with a wire brush and the area painted with a rust inhibiting paint.

Wet spots may be a sign of condensation or future leakage.

The tank should be inspected for signs of blackening around the drain (on the low end), which may indicate water in the tank and possible corrosion.

The tank should be inspected for signs of leakage or drips around the oil line, filter, or valves. If any of those problems exist, your fuel supplier should be contacted immediately.

Any signs of leakage or spills around the fill pipe or vent pipe should be reported to your fuel supplier.

Fuel suppliers or furnace servicing companies should deal with discovered leaks on an **immediate and urgent basis**. Any spills must be reported to your insurance company. In many cases, spills will be required to be reported to your local and/or provincial Department of the Environment, depending on the extent of the spill.

When in doubt, always report the spill to your local and/or provincial Department of the Environment through your local authority.

### 7.7.2 Locks

Exposed filler pipes for interior tanks should have padlocks fitted to the filler pipe cover to prevent uninvited persons from attempting to siphon, pump, or otherwise remove oil from the tanks. Padlocks are generally available from oil supply companies that supply both the padlocks for the tanks and appropriate keys for their drivers so that oil delivery can still be efficiently carried out.

### 7.7.3 General

When replacing your existing tanks, consideration should be given to a double-walled tank where a perforation of the inner lining would be indicated, and measures could then be taken accordingly. Examples of these tanks are the fiberglass tanks and Roth interior tanks. Please note that there are other makes and styles available in the marketplace with double walls, and the samples shown are intended for illustration purposes only.



Sample of Fiberglass Tanks



Sample of Roth Tanks

## 8.0 Slips and Falls

### 8.1 Railings

#### 8.1.1 Interior

Balcony, gallery, and choir loft railings should meet the height requirements as set out by your local, municipal, or provincial building code. The current code sets this at 1.1 metres (3.6 feet or 43.3 inches). All railings should meet these requirements.

Where railings do not meet your local, municipal, or provincial height requirements, or are unstable, we recommend that you prohibit access to the balcony, gallery, or choir loft until the railing heights or stability can be corrected.

#### 8.1.2 Exterior

Exterior hand rails should be placed on all entry and exit steps to your facility. These hand rails should meet the height requirements as set out by your local, municipal, or provincial building code. The hand rails should be inspected frequently, preferably monthly, to ensure they are solid, stable, and in good repair with no protrusions or sharp edges, etc.

### 8.2 Steps

Steps should be in good repair and if possible, the edge of the steps or nosings and/or riser should have a colour difference between the steps to denote the height change.

The edge of the steps can be a colour different from that of the step treads; however, it is preferred that the edge of the steps, or nosings, be non-slip rubber edgings or sand aggregate treated paint, so the edges are not slippery.

We do not encourage painting concrete steps, as it makes them much more slippery. However, where concrete steps are painted, they can be made less slippery overall by adding a sand aggregate such as (for example purposes only) Tread Tex to the paint. Tread Tex is an anti-skid paint additive. There are other similar products, and your local building supply or paint store will be able to offer you advice as to the best product to use in your circumstances.

An alternative for differentiating the height of steps is to paint the risers, not the treads, as shown below.



#### 8.2.1 Walkways

Walkways should be even, level, and free of edges that might present trip hazards.

Walkways should be inspected frequently throughout the year and soon after the frost leaves the ground each year, in the event of movement.

#### 8.2.2 Parking areas/lots

Parking lots, whether asphalt or gravel, should be inspected frequently to ensure there are no holes, potholes, loose gravel, broken pavement, depressions, or cracks that would present a trip and fall hazard.

## 9.0 Wet Floors

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### 9.1 Wet Floor Signs

To help prevent slip and fall accidents, 'Wet Floor' signs should be placed out as a warning, whenever or wherever there is the potential that floor surfaces are wet or slippery.

Tile or wood surfaces are particularly susceptible to becoming slippery under wet conditions (or if a liquid such as a cleaner is spilled), and this increases the chance of a person slipping and falling.

## 10.0 General Considerations

### 10.1 Cemeteries/Gravestones/Monuments maintained by Places of Worship

The gravestones and monuments located in the cemetery have to be regularly inspected and maintained. A professional gravestone/monument repair firm carrying the appropriate liability coverage must do maintenance and repairs to gravestones and monuments.

Proof of coverage (such as a certificate of liability insurance), should be requested from the firm carrying out the work. The appropriate liability insurance requested needs to evidence Commercial General Liability (CGL) insurance and including Products and Completed Operations.

Non-professionals should not attempt to repair gravestones or monuments. Not only is there risk of injury, but if the repair is not done appropriately, the liability exposure may increase for the owner of the cemetery.

Simple visual inspections may not always indicate if a headstone or monument has shifted or loosened from the base. Please ensure that utmost caution is used when inspections are carried out and headstone/monument stability is tested.

If inspections uncover a gravestone or monument partially lying over, or in a state of deterioration, we recommend that the stone or monument be laid completely flat to prevent the possibility of a person being injured under weight of the gravestone or monument should either topple over or fall.



While the preference would be for the gravestones or monuments to remain lying flat, any up-righting or subsequent repair work needs to be done by a professional firm as above.

Signs should be erected to warn visitors that gravestones and monuments could topple. To avoid the risk of injury, visitors should remain on the main pathways away from the gravestones and monuments.

Grass in the graveyard or cemetery should be kept short to ensure the gravestones are visible to those walking there.

Paths should be kept free of moss and algae to prevent slipping.



### 10.2 Graffiti

It is important, but not easy, to keep graffiti off of exterior walls and attachments.

It is important to remove graffiti, because graffiti left in place encourages continued visits, and history tells us, may lead to more serious damage or break and enters.

### 10.3 Hot Work Permit System

If you do any work involving an application of heat, you should adopt a Hot Work Permit System before any such work is undertaken by your own staff or outside contractors. The Permit to Work System should be in force where such hazardous operations are being carried out on site. Hazardous operations include:

- Gas or electric welding;
- Soldering;
- Paint stripping using hot air guns;
- Lead or pipe work involving brazing and/or the use of blow torches or hot air guns;
- General roofing involving the use of heat, tar boilers, lead heaters or blow torches;
- Work involving the use of grinding wheels and cutting discs; and,
- Any other work involving the application of heat.

You should make clear to your contractor and staff that this Permit to Work System applies in respect of **ALL** operations involving the application of heat.

Ideally, potential alternatives to hot work should be explored and adopted at the initial contracting stage.

**A copy of a Hot Work Permit is available on our website or from Ecclesiastical on request.**

### 10.4 Refuse Containers

Refuse containers should be metal containers and kept at least 3 meters or 10 feet away from the sides of buildings. The containers should be locked with close shackle padlocks.



Not Recommended  
(Wooden, unlocked, too close to building)



Recommended  
(Metal, locked, ample distance away)

### 10.5 Roof gutters and downspouts

Roof gutters and valleys should be cleared of all vegetation, leaves, and other debris, and a system of routine clearance should be implemented at intervals not exceeding 12 months.

## 10.6 Roof Shingles

Roof shingles should be repaired or replaced as soon as they are discovered to be damaged or missing, in order to prevent interior damage to the facility.



## 10.7 Rummage Sales

If the facility uses yard sales or rummage sales as fundraisers, it is advisable not to sell used electrical or electronic items unless they are first inspected by an electrician and/or electronics shop and certified as safe to use. You could be held liable if such an appliance should cause a fire or an electrocution.

**Never, under any circumstances, re-sell any baby seat, or infant car seat.**

Your facility should not sell any product, intended for use with infants, that does not bear a current **CSA approval sticker**.

For example, cribs made before September 1986 do not meet today's safety standards. By law, it is not permissible to sell them. The same applies to baby gates with the v-shaped openings made before 1990. Baby walkers with wheels have been banned in Canada since April 7, 2004. For future reference, Health Canada's Product Safety website is [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca).

## 10.8 Shed Locks/Refuse container locks

Shed door locks should be close shackle locks to prevent easy access.

We recommend a ¾" shrouded steel padlock with hardened steel shackle and dual ball locking, as these features add protection against prying, hammering, cutting, or sawing. A coach bolted locking bar, often referred to as a pad bar, should also be used.

A good quality pad bar would be required, as a screwed hasp of light steel or other material would not be recommended. Many hardware stores have these locks and pad bars, or a local locksmith could supply such a lock and pad bar.

A picture of a close shackle lock is shown below for reference.



Note: the lock does not have to be a particular brand. The illustration is meant to show the type of lock only.

## 10.9 Stained Glass Protection

Stained glass should always be protected on the exterior by one of the following:

- use of a polycarbonate application such as Lexan\*;  
**\*Note that where a polycarbonate application is used, care is required to ensure the proper ventilation space to prevent heat build-up/moisture build-up and related problems.**
- a plexi-glass protection;
- wire or steel mesh woven closely together to prevent rocks or other items getting through;
- bars close enough together to prevent external damage to the glass;
- thermal windows, tempered glass.

## 10.10 Trees

A competent contractor should inspect trees on the grounds. Any necessary lopping, pruning, or felling should be carried out subject to local regulations, where necessary. We would strongly suggest the use of a contractor or other skilled personnel for this type of work to ensure the safety of persons and buildings during the felling and pruning process.

### 10.10.1 Trees/Shrubs

Small trees and shrubs in close proximity to doors or windows should be reduced to a maximum height of 1.0 metre but preferably to ground level so they don't provide hiding places for vandals and thieves.



## **Ecclesiastical Insurance Office plc Contact Information:**

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Visit us on the web at:  
[www.ecclesiastical.ca](http://www.ecclesiastical.ca)

**Notes**

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**Notes**

**Church Security Self Assessment Guide**



## **Introduction**

Experience shows us that while any church may become a target for arson, there are some that are more likely than others to suffer an arson attack.

Arson is the leading cause of fire losses that affect Canadian faith institutions. Arson is a crime of opportunity. Our joint duty to our community is to reduce these opportunities to the best of our abilities.

Arson results in the loss or destruction of historical documents and artifacts and structures that are part of our cultural history. An extrapolation of U.S. data suggests as many as 50 arson incidents involving churches occur in Canada every year. The emotional damage to the congregations involved is incalculable.

This document introduces you to this subject, provides an evaluation tool to assess your churches vulnerability to arson and provides information and recommendations for best practices, to allow you to proactively reduce the potential that your congregation will suffer such a loss. In addition, by following this guide, you will also be protecting your church against accidental fires as well as break-ins.

## **Arson Facts**

- Arsonists come from all backgrounds and have a variety of motivations.
- There are patterns to watch for that may indicate the potential for arson.
- Statistically they are most likely to be males under the age of 21.
- Churches are more likely to suffer a loss mid-week rather than on the weekend.
- While the church itself can be rebuilt, the emotional recovery of the congregation may take many years.
- Arson is not a problem limited to the inner city but affects all areas of the country.
- Following an arson fire, the ability of the congregation to rebuild may be limited due to being underinsured.

## Precursors to an Arson

Arson is often the culmination of a series of incidents at or in the vicinity of the church.

These incidents can include the following:

1. Groups of youths congregating near the building.
2. Empty beer/liquor bottles, and cigarette butts left on church property.
3. Graffiti on fences, walls, lamps, sidewalks or other structures.
4. A series of small fires, break-ins or malicious damage such as broken windows during the past two years, at the church.
5. Fires and/or break-ins in other places of worship in the area in recent months.

The above situations if they arise should be dealt with and monitored.

Some of the methods to deal with them are as follows:

1. Improve lighting in the area where youths are congregating.
2. Clean up empty bottles and cigarette butts immediately.
3. Remove graffiti immediately.
4. Set up a churchwatch program (see page 9) and obtain police assistance.
5. Set up a churchwatch program (see page 9) and obtain police assistance – ie. increased patrols.

## A Security Risk Assessment Tool for Churches

By answering the questions (a NO answer counts zero points) below and tabulating your score, you will be able to determine how secure your church is currently. Using that score, subsequent sections of this document will advise you how to maintain or improve the security of your church and thus help to reduce your exposure to arson.

Part 1	Points If YES
1. The premises are in an isolated location ( ie. There are no occupied buildings within 300 m)	20
2. The building is not in a good state of repair and/or there is no maintenance committee	20
3. The premises are in an urban area (city or town)	15
4. The building is open throughout the day (whether or not there is a responsible person present)	15
5. There are a number of points of entry to a building that are open all day.	30

6. The premises have suffered graffiti, small fires, break-ins, persons loitering or malicious damage during the past two years	25
7. There have been fires and/or break-ins to other places of worship in the locality in the last 24 months	10
8. There are articles of value on display (religious items) or in use on the premises (such a musical instruments or electronics)	25
9. The building is used by outside groups or as a community centre	15
10. There is no written security policy for the building and/or no nominated official to oversee security	20
11. The building has no fire protection equipment	20
12. The building has fire protection equipment but it is not being maintained/ inspected at least every 12 months under a written contract by a qualified contractor, or the equipment is not subject to a monthly inspection by church staff.	20
13. The building has not been inspected/audited by the local fire department in the last 12 months.	10
	Total 1

Part 2	Points
	If YES
1. There is a system of management ensuring that when the building is open the arrival and departure of visitors is monitored	30
2. The building has a fully operational intruder alarm system	20
3. The intruder alarm is monitored 24/7 by a qualified certified monitoring company.	10
4. The building is equipped with fire extinguishers/hose reels that are clearly visible and accessible.	20
5. The building has a fully functional automatic fire detection system (smoke detectors or sprinklers or heat detectors)	20
6. The automatic fire detection installation system is monitored 24/7 by a ULC qualified company.	10

- |   |    |
|---|----|
| 7. The building has secure deadbolt locks on all external doors and physical protection (screens, bars or Scotchshield film) on all windows that are accessible from outside. | 30 |
| 8. There is external security lighting in place   | 20 |
| 9. There are external CCTV cameras  | 15 |
| 10. The external CCTV cameras are tied to video recording system that records 24/7 either locally or remotely monitored.  | 15 |

Total 2

Total Part 1 =

Total Part 2 =

YOUR SCORE (Part 1 – Part 2) =

Now that you have calculated your score, the following ACTIONS will assist you in improving the state of security in your church as needed.

### ACTIONS

Based on your score, the following actions must be taken:

- Note that ALL security measures in section Security A are mandatory.
- You are encouraged to implement more Security B items beyond the quantity indicated.
- The Security D category is optional for all churches at this time. A video monitoring system is highly recommended.

Score	Action
<b>Less than 50: Low risk</b>	The Church should implement all Security A items and monitor it's situation monthly
<b>50-125: High risk</b>	The Church must implement the following from the Security Implementation Tables below:  1. All Security A items  and  If your church is in an isolated rural location choose the 5 most practical steps from the Security B

	<p>category,</p> <p>If your church is in an urban area choose 3 of the most practical steps from the Security B category,</p> <p>or</p> <p>2. All Security A items and the Security C item</p>
<b>Over 125: Abnormally high risk</b>	The Church Must Implement: All Security A items and 5 Security B items and Security C.

### Security Implementation Tables

Security A	Security B	Security C	Security D
Portable Fire Extinguishers installed and maintained annually under contract	External Lighting with motion detectors and timers installed	Combined Fire and Security System installed and maintained at least annually (Monitored if available)	Closed Circuit TV system in place, viewing main entrance – monitor in office.
Emergency Response Plan in Place	Church Watch Program fully implemented – see attached information		Closed Circuit TV system covering multiple points inside and out, with 24 hour local video monitoring and video recorder
Annual Inspection by Local Fire Department Completed	All Doors secured with hardened deadbolts and if possible mortised vertical pins (Heavy Oak doors). If the doors are a modern design using steel and glass with pushbars, the doors should swing freely and lock automatically upon closing.		Closed Circuit TV system covering multiple points inside and out, with 24 hour remote monitoring and recording.
Liaison Established with Local Police Department	Basement and accessible windows must be protected with screens, bars or 3M “Scotchshield” film.		
Church Locked during the day or access controlled.	Interior Lighting on timers implemented		
Housekeeping Checklist in Place – see attached information	Any hidden gates are padlocked to prevent through traffic.		
Staff trained in use of fire extinguishers	Grounds are patrolled by Police Department		
End of Day Lock-up Procedure implemented fully – see attached	Exterior glass doors are protected with tempered glass and 3M		



information	"Scotchshield" film.		
Shrubs Trimmed to eliminate hiding places			
Valuables Securely Locked up (laptop computers, projectors, silverware)			
Storage Sheds secure and locked			
Broken Bottles, cigarette butts, or graffiti are cleaned up immediately			
Presence of flammable liquids (such as gasoline) minimized.			
Key Log maintained – all keys accounted for			

## Background Information

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Church Procedures - Developing a Churchwatch Program	Page 9
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Church Procedures - Implementing an End of Day Checklist	Page 11

## **Introduction - Reducing the Risk**

Now that you have completed the questionnaire and reviewed the list of actions, the remaining sections of this document are designed to provide further details for protecting your church. This includes:

- Step 1: Church Policies - Defining Responsibility - Assigning a Responsible person to manage security.
- Step 2: Church Procedures - Developing a “Churchwatch” program.
- Step 3: Church Procedures - Implementing “Security Measures and Houskeeping”
- Step 4: Church Procedures - Implementing an “End of Day” checklist for closing and securing your church.

### **Step 1. Church Security Policies and Responsibility**

- In every church, a clear written policy should be set down that defines who is responsible for security in the church. This could be the priest, a member of the property committee or warden. This written policy would then set out procedures and best practices within the church.
- The person responsible needs to carry out their own ‘risk assessment’ to identify ways in which intruders, thieves or vandals could enter the church, set fires, and cause damage. The document should also define what the effect would be and how to prevent or reduce the risk. Help is available from the local fire department or a police crime reduction officer. For example in Ontario the OPP can provide advice based on their CPTED program (Crime Prevention through Environmental Design) that will help obviate landscape and building design risks. Your local police force may have adopted this program as well, check with them. The risk assessment should be shared with and understood by the church administration.

Once the risk assessment is done and understood, it is time to act by implementing procedures. We suggest the following:

## Step 2. Church Procedures - Developing a “Churchwatch” Program

Our experience indicates that buildings that are neglected or unattended for periods of time are much more likely to suffer from arson and vandalism. Insurance statistics show that most incidents of arson occur between Tuesday and Thursday. A properly implemented churchwatch program can be a simple, effective and participatory way for a congregation to protect its church. The program is a commitment by participants to bring supervision of the church into their regular routine.

### Elements of a Churchwatch Program

A person must be the designated contact for the program. Ideally that person should live close to the church. This person should liaise with the local police to advise them of the program and its intent. This person should also establish a protocol with the police as to when and how to contact them and to try to obtain a commitment from them to assist with the program.

### Churchwatch Activities

The actual program consists of participants agreeing to pass by the church on a regular basis to ensure that no potentially harmful activity is going on there. This entails walking or driving by the church and noting anything unusual. Such activities could be as simple as when you are out running errands take a route that goes by the church. If you are walking your dog, use the church as a destination or as part of the route. Establish groups to undertake outdoor activities such as gardening or restoration work during the mid week periods. If there are willing neighbours near the church enlist their aid in keeping an eye on the building.

### Actions

If you do see someone on church property who is behaving suspiciously **do not** confront them. Try to make yourself visible to them from a safe distance and then contact the Churchwatch leader and advise them of the situation. They will be responsible for contacting the police if it is deemed necessary, however if time is of the essence, call the police.

## Results

Experience with other denominations in Canada, as well as in the UK has shown that a Churchwatch program is an effective tool to reduce the risk of arson. It clearly demonstrates that the church is being observed daily, and cared for.

### **Step 3. Church Procedures - Security Measures and Housekeeping**

#### (a) Alarms

The best defense against arson is to have an effective security program in place and to have a security and fire detection/alarm system installed.

The arson losses suffered by Ecclesiastical Insurance over the last 2 years could have largely been avoided had there been an effective alarm system in place.

Today's alarm systems are reliable, simple and flexible to install and simple to operate. A modern system will act to deter a break-in and minimize the chance that the perpetrator will start a fire. Where available, your system should be monitored around the clock by an alarm company. A written protocol should be worked out in advance as to how the response to the various types of alarm are handled. (ie calling the responsible person(s), calling police, dispatching fire). Your alarm company may recommend specific actions suitable to your community. These protocols should be reviewed by the church and your alarm company and updated if necessary.

#### (b) Physical Security Measures

- Physical Security of the Church is important in deterring unauthorized loitering or entry. Some examples are as follows:
- Monitor Entry – the fewer open entrance doors the better. Preferably only one door should be used during the week. If you expect visitors, a door bell system should be installed and each visitor should be seen and greeted upon entry.
- Restrict Entry – When the church is unoccupied all doors should be locked. Where it is required to keep the church open we recommend that someone be on the premises. This may be achieved by having a roster of parishioners/members willing to give up some time to act as a caretaker. Arrangements must be made for passing on the key – never hide keys or leave keys on the premises.

- Doors and windows – these should be kept in good repair and securely locked. Accessible windows should be protected with bars, screens or special films that can be applied to the glass that make them almost unbreakable. 3M make such a highly effective window film with the trade name “Scotchshield”.  
Remember secured and locked windows that are hard to get into act as a deterrent. Door locks should be of good quality. Hardened deadbolts of at least a 1 inch throw should be installed. Doors should be constructed with security in mind.
- Secure walls, fences and gates – should be in a good state of repair. These act to define the boundaries of the church property and form a barrier to loitering.
- Secure Valuables – as far as possible these should be securely locked away. Out of sight out of mind.
- Secure the Vestry, and church office – when not in use this should be kept locked. These are areas where many arson fires are often lit.
- Secure the Organ space – this is another area where arsonists light fires. If possible keep this area locked shut.
- Secure Sheds/outbuildings & Ladders – Sheds may contain tools that help intruders to break into the church or flammable liquids, such as gasoline or paint thinner, to help an arsonist start a fire. Keep outbuildings securely locked and in good repair. Ladders should be stored in a secure location and solidly chained and padlocked so they cannot be used to gain unauthorized access to your building.
- Discourage loitering by cleaning up broken bottles and cigarette butts. If people are congregating in one area, make it uncomfortable for them to do so – add extra lighting, gate the area and lock the gates at night, remove obstructions that people can hide behind. These actions send a message that church property is for church business.
- Clean up graffiti immediately- this sends a message that the church is cared for.
- Install Flood lighting and Motion sensor exterior lighting – interior lights on timers: intruders (including arsonists) like to work in the dark. These simple and inexpensive devices can be an effective deterrent.
- Install adequate Fire extinguishers/hose reels for use by people on the spot – note that staff and volunteers should be trained in the use of fire

extinguishers – contact your extinguisher maintenance company or local fire department.

(c) Housekeeping

Arsonists will use any ‘fuel’ that is readily available to light their fires. Thus it is important to ensure that there is as little as practical in and around the church that could be used to start a fire. Here are some suggested activities to follow:

- Ensure there is no combustible material lying around for an arsonist. This is particularly important where churches are used for recreational and educational purposes and in church halls.
- Don’t let garbage accumulate – inside or outside the church.
- Garbage cans should be metal, and should be kept in their own locked compartment well away from the church. Nothing combustible should be left against a church wall.
- Matches, butane lighters, candles, candle oil, and gasoline can all be used to start a fire and help it spread. Keep all such materials locked away and minimize the amount kept on the premises or in out buildings.
- Trim back hedges and shrubs so that they do not provide either a hiding place or a fuel source.

**Step 4. Church Procedures – Implementing an “End of Day” Checklist**

The person responsible for security should create a list of actions to do each night before locking up the church. A simple checklist mounted on a clipboard is an ideal security tool. The checklist should contain as a minimum the following items:

- No combustible materials are (paper, books, wood, cloth) left lying around inside or outside.
- All flammables such as gasoline, cooking oil, candle oil, candles, paint thinners, or alcohol based products are locked away.
- All lighters and matches are similarly locked away in a location physically separated from the candles or candle oil.
- Valuables such as video and audio equipment, laptop computers, silverware or other precious items are locked away.
- All windows are securely locked.
- There are no unauthorized persons left in the church
- Garbage cans are locked.
- The exterior lighting system is activated (on timers) inside and outside.

- Alarm systems (Security and Fire) are armed
- All exterior doors are securely locked

## CONCLUSION

We have seen the measures presented in this document work effectively with other denominations in Canada, as well as in other countries such as the UK. By implementing the preceding actions, you can be satisfied that the potential for a catastrophic fire loss at your church, has been reduced.

### Further Information:

- <http://www.ecclesiastical.ca> (Our Corporate Canadian Website)
- <http://www.ecclesiastical.com> (Our Corporate United Kingdom Website)
- Ecclesiastical Risk Control Bulletins – Fire Prevention, Lightning Protection (available through your broker or from our website)
- Your Insurance Broker
- Your Ecclesiastical Insurance Risk Control Specialist

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**WHITE PAPER**

# Protect Your Place of Worship

**Understand, Manage and Reduce the Risks of Arson**



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In Whitby, Ontario, a suspicious fire gutted an historic Anglican Church; the fire followed two acts of vandalism in previous months.

In Wetaskiwin, Alberta, an arsonist set fire to two churches in as many nights; he admitted to burglarizing both and setting the fires to cover his tracks.

In Scarborough, Ontario, an arsonist, thought by the police to be politically motivated, struck a Buddhist temple twice in one year; monks reported that they had received prior threats.

In Hamilton, Ontario, fire damage was kept to a minimum when an incendiary device was discovered at a mosque; the incident followed threatening phone calls and an act of vandalism.

Arson continues to be the leading cause of fires affecting Canadian places of worship, with up to 50 incidents a year across the country. It is a frightening and potentially devastating crime and when it occurs at a place of worship, the physical and emotional damages can be enormous. Damages can include the total or partial destruction of a heritage building; irreparable damage to furnishings, stained glass windows or other unique architectural elements; the destruction of invaluable religious items; and the temporary, or even permanent, loss of a community's consecrated place to congregate. It is a sad fact that Canadian places of worship must be more vigilant than ever before, and make a concerted effort to face this issue head-on.

Places of worship also attract troubled and/or delinquent young people. The Winnipeg Police Force has an excellent profile of the various types of children and adolescents who commit arson.

For more info: [www.winnipegpolice.ca/TakeAction/arson](http://www.winnipegpolice.ca/TakeAction/arson)

## Why are places of worship vulnerable to arson?

Whether they are located in isolated, rural locations or in inner city neighbourhoods, places of worship are frequent targets for arson. Among the reasons:

### Places of worship may attract vagrants

Many places of worship are left unoccupied during the week. These premises can be extremely vulnerable to break-ins by vagrants who seek shelter. These vagrants may set fires accidentally (often while under the influence of alcohol) or deliberately.



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## **Places of worship attract professional thieves**

Professional thieves may be after valuable artwork or antiques. There is growing international demand for religious artifacts and stolen items command large sums on the black market. These criminals often start fires to hide the evidence of theft.

## **Places of worship attract petty criminals and drug addicts**

Petty thieves view places of worship as “soft targets” since they are often empty and have less sophisticated security than commercial establishments. Petty criminals and drug addicts often break into places of worship to steal items that can be readily converted to cash. These include computers, musical instruments, television sets and other electronic equipment. Again, fires are started to cover tracks.

## **Places of worship are targets for hate crimes**

Unfortunately, places of worship are considered to be ideal targets for sending politically or racially motivated hate messages. These crimes are calculated to be picked up by the media and viewed by sympathizers. Crimes range from graffiti sprayed on exterior walls and doors to malicious vandalism and destruction of property by arson.

## **Places of Worship may attract youth fire-setters**

Adolescents may view places of worship as ‘soft targets’. Many faith premises are unoccupied during weeknights and there is often little or no security. Juvenile fire setters range from those who set fires accidentally, those who set fires as an emotional cry for attention, and others who are delinquent fire setters.

## **Telltale signs that a place of worship may be at risk**

Prior to a deliberately set fire in a place of worship, there are often warning signs that a place of worship may be a target. Often, the fire itself is the last component in an escalation process. The following are some of the risk indicators to watch for:

- There have been small fires, break-ins or malicious damage—for example, broken windows—during the previous two years.
- There have been fires and/or break-ins in nearby places of worship in recent months.
- Groups of youths have been seen loitering near the building.
- Empty beer/liquor bottles, cigarette packages are found on the grounds.
- There is graffiti on the building.

“Arson and firesetting are significant public health and safety concerns. Individuals under age 16 play a prominent role in this problem, accounting for more than half of all fire related arrests.”  
Dr. Sherri MacKay,  
University of Toronto,  
Department of Psychiatry.

[www.caafc.ca](http://www.caafc.ca)

Retrieved April 28

## **Implement an arson prevention program**

Places of worship must take a thoughtful, systematic and proactive approach to arson and crime prevention. An Arson Program that identifies the risks and establishes procedures to control them can help prevent a potentially disastrous incident. The Program should be overseen by a qualified individual or a committee and reviewed annually in conjunction with a formal risk assessment of the premises.

**The following 10-step program highlights key guidelines for arson prevention:**

### **1. Act quickly to protect your place of worship**

- Contact the police immediately if your place of worship has been vandalized or threatened. Your local police department will investigate and may also increase their surveillance of the area.
- Contact your insurer as soon as possible. No matter how minor, losses should always be reported. Your insurer can be a valuable source of risk management advice. Risk specialists may detect a pattern or potential threat that is not readily apparent.
- Repair any vandalism and remove graffiti as quickly as possible. Damages make your premises look neglected and can act as an open invitation for further vandalism and more serious crimes.

### **2. Involve the Community**

- Institute a Building Watch Program whereby participants share responsibility to visit or drive by the premises when it is unoccupied and report any suspicious activity to the police.
- Ask neighbors and local businesses to be extra vigilant and report anything unusual or suspicious.
- Invite your local police department to hold informal information sessions with your congregation to discuss community-based arson prevention tactics.
- Ask your local police to patrol your premises regularly, especially if there has been an incident or threat.
- Ask your local fire department to hold information sessions, provide fire prevention advice, and provide training on 'first response' measures.



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About one in every four fires is intentionally set. Almost half of these fires were set by youths under the age of 18.

“Fire and Youth.” Focus Adolescent Services. Feb. 2009 <http://www.focusas.com/Firesetting.html>

Retrieved April 28, 2010

### 3. Restrict access and entry

- Manage access to your premises by locking all entry points at night and when there are no scheduled activities—doors, windows, exterior gates, etc.
- Inspect locks frequently to ensure that they are in good working order.
- Keep track of all keys in a log book.
- Install metal containers under mail slots to prevent damage in the event that combustible materials are pushed through.
- Install bars or mesh screens over low level windows.
- Protect roof vents and skylights with grills, bars or other secure barriers.
- Replace plate glass windows with stronger and more secure laminate glass panels or cover them with security film.
- Protected stained or leaded glass with polycarbonate sheeting or wire mesh fixed securely to the exterior of the window frame.

### 4. Implement security measures

- Install intrusion, smoke and fire alarms that are monitored by a central station.
- Consider installing CCTV cameras in visible areas and/or hiring a security firm to patrol your premises.
- Keep premises well lit, for example: install perimeter flood-lights on the exterior, motion-activated lighting near doors and windows, and point lighting to illuminate recesses and alcoves.
- Use timers to activate interior lights at different times.
- Post signage indicting that the premises are under surveillance.

### 5. Report any suspicious activity

- Report anything unusual to the police, e.g.:
  - Groups of youth loitering on your grounds after hours or late at night
  - Evidence of fire-setting (small garbage fires, spent matches, etc.) or graffiti
  - Incidents of small fires in the neighbourhood
  - Threatening letters or phone calls
  - Incidents of petty theft



## **6. Take preventative fencing and landscaping measures**

- Define property boundaries by installing perimeter fencing that does not impede sight lines—for example, wrought iron or chain link fencing.
- Narrow spaces and gaps between structures should be blocked off with fencing or other barriers.
- Trim bushes and shrubs near doors and windows to eliminate hiding places.
- Plant thorny bushes under windows.
- Cut back grass and other vegetation to a minimum of 5 meters from the edges of buildings.

## **7. Develop a 'best practices' housekeeping program**

- Keep premises free of litter.
- Do not leave ladders or other building tools in the open, anywhere on the premises.
- Lock tool sheds and outbuildings at all times.
- Keep only limited quantities of fuels and flammable solvents and make sure that they are securely stored.
- Do not keep ignition sources—matches, lighters—in plain view.
- Dispose of old newspapers, magazines, unused books, boxes and other paper products.
- Keep garbage and recycling bins away from buildings.

## **8. Minimize the impact of a fire**

- Ensure that telephones are easily accessible for 911 emergency calls; post emergency numbers and procedures in several clearly visible locations.
- Make sure that smoke and fire alarms are in good working order and tested regularly.
- Keep money and important documents in a flame retardant safe.
- Install portable fire extinguishing equipment and hold regular training sessions.
- If you have a fire sprinkler system, ensure that it is regularly serviced and tested.
- If your building is divided into separate fire breaks, ensure that all fire doors are securely closed when the building is unoccupied.
- Use flame retardant products and materials whenever possible.
- Maintain an inventory database that includes photographs and serial numbers for all valuable property.



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## 9. Put safety first

- Contact your local Fire Department for comprehensive Evacuation and Fire Safety Protocols.
- Inspect emergency exit lighting regularly; promptly replace burnt out bulbs.
- Post evacuation plans on doors throughout your premises.
- Make sure that there is a clear path to emergency exists at all times.
- Ensure that clergy, staff, volunteers and congregants are familiar with emergency procedures.
- Hold regular fire drills.
- If your place of worship is used for various member or community events, ensure that sign-in/sign-out procedures are in place.
- Do not re-enter a burning building.
- Never pursue suspect individuals or vehicles.
- If possible, observe carefully, and report descriptions of individuals, vehicles, license plate numbers etc. to the appropriate authorities.

## 10. Prepare for the Worst

- Develop a comprehensive Business Continuity Plan that:
  - Includes emergency readiness and response procedures
  - Includes protocols to reduce the risks of personal injury and damage to your property
  - Enables your place of worship to continue to deliver faith services and programs in temporary premises
  - Allows you to restore your building with minimal interruption and as cost-efficiently as possible
  - Enables you to retain key staff and volunteers who may have to move on if normal operations cease for an extended period
  - Preserves your reputation and good standing in the community

## Conclusion

Every year, Canadian churches, mosques, synagogues and temples suffer the consequences of deliberately-set fires. Personal injury is of paramount concern. Next is damage to the property and the amount of time required to repair and restore the site. A prolonged closure can have serious impact upon a faith community, including congregants who must seek other places of worship. That's why it's so important to take a proactive approach to arson prevention. In so doing, you can help ensure that your place of worship does not become a target...that it can continue to be a safe place for leaders, congregants, and community members.

At Ecclesiastical Insurance, we hope that your place of worship is never touched by fire of any kind. If it should happen, however, we are ready to help every step of the way.



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## **About Ecclesiastical Insurance**

Ecclesiastical Insurance is a specialist provider of insurance solutions and services designed to protect and preserve Canada's distinct communities, cultures, and heritage. Founded in the United Kingdom in 1887, the Canadian branch opened in 1972. Today, Ecclesiastical has offices in Halifax, Toronto, Calgary and Vancouver, and works with a national network of knowledgeable and experienced brokers. We are rated "A" by A.M. Best and "A-" by Standard and Poor's. Ecclesiastical is owned by a charitable trust, and group profits are redistributed to charitable initiatives.

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## Churches robbed, communities devastated Extra vigilance is paramount

Stealing religious art and artifacts is a business and unscrupulous buyers don't care how the items are acquired. These sad truths were recently brought home to seven Anglican Churches in the Province of Quebec and one Presbyterian Church just across the border in Ontario. From March until mid April – week after week – thieves managed to break in and steal a large number of valuable stained glass windows and panels; in some instances they also made off with religious artifacts. In one case, the stained glass windows measured some 10 feet in height and dated back to the early 1890's!

The theft of these historic and irreplaceable stained glass windows has left communities reeling. Parishioners, many having attended their church for decades, are still in a state of shock and disbelief. Who would do such a thing, and why? While these questions remain unanswered, what is certain is that the thieves, for the most part, targeted churches in a geographically concentrated, isolated area of the Province.

### Facing the risks...and managing them

If your church is located in a remote area with few neighbours and little traffic, if Sunday services are virtually the only time parishioners visit the premises, these recent break-ins are a sad wake-up call – a time to assess the risks and do everything possible to manage them. There *are* a number of steps that your faith community can take to help prevent further incidents, to protect valuable and often irreplaceable art and artifacts, and to keep your property safe. For example:

Keep a close watch:

- Assign volunteers to drive by the church following a regular, but random, schedule. If potential thieves are studying your church's comings and goings, they will see that there is some 'security' and may abandon their plan.
- If you have a very small group of parishioners, engage the help and collaboration of the community at large – your closest neighbours, the local and provincial police, the mayor and other politicians. Speak to the members of other churches in the vicinity. With everyone in the community participating, you can create a powerful and effective ChurchWatch group...and make the entire neighbourhood a safer place.
- Install exterior security lights – flood lights or motion sensor lighting.
- Install a remotely monitored intruder alarm system and, if possible, closed circuit TV (CCTV) surveillance.
- Use a timer to keep interior and exterior lights on at night.

Protect stained glass on the outside:

Thieves who cannot gain access to the inside may well resort to vandalism. So it is equally important to protect the outside of your stained glass windows.

- Install exterior protective glazing – one-quarter inch safety glass, Plexiglas or a polycarbonate plastic like Lexan<sup>®</sup>, used for glazing and bulletproof windows. Where a polycarbonate application is used, make sure that there is adequate ventilation space to prevent heat and moisture build-up.
- Use wire or steel mesh woven closely together to prevent rocks or other items getting through.
- Keep all doors and windows – including frames – in good repair. Multiple locking points and hardened doorframes are best.

Follow good housekeeping rules:

- Make sure that your end-of-day checklist is posted and followed— all doors and windows locked, exterior lights turned on, etc.
- Create a clear line of sight from the road to your entryways. Trim any trees or bushes that may be in the way.
- Lock away all valuables.
- Caution outside groups who use your church for special events to lock up properly and engage alarms when leaving.

Be resolute, be prepared:

- Ensure that all valuables are professionally appraised.
- Photograph all stained glass and other religious artifacts. Note and record any makers' marks. Keep this detailed, photographic inventory in a safe, off site location.
- Report any suspicious activity to the police immediately.

For more risk information and for risk management tools developed specifically for your faith community, please visit our website [www.ecclesiastical.ca](http://www.ecclesiastical.ca).

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## Keeping Cemeteries Safe

### Protecting gravestones, grounds and visitors

Cemeteries in both rural and urban locations have become destinations for walkers, joggers, cyclists, history buffs, genealogy researchers, nature enthusiasts, and tourists. Many large cemeteries and memorial parks post trail markers on their grounds; some provide jogging/cycling maps. There is even a cemetery on the TransCanada Trail.

The increase in casual visitors, the natural aging of headstones and monuments, and the large number of older graves without family members to provide for their upkeep, have all put a strain on the resources of faith organizations that operate cemeteries. They have also resulted in a sizeable increase in the number of claims arising from property damage and serious personal injury. This is true for cemeteries of all sizes, from small parish churchyards to large urban memorial parks. If a visitor is injured because of poor maintenance or unsafe conditions, the cemetery may be liable for damages. In addition to considerable costs, such claims can harm a cemetery owner's reputation and standing in the community.

### A Cemetery Maintenance Program

A comprehensive and pro-active Cemetery Maintenance Program will enable your organization to identify the risks and liabilities and establish protocols to manage them. Ideally, the Program should be administered by a qualified individual or a committee. It should address each area of concern and include written guidelines, detailed checklists and mandatory logbooks. By following procedures and documenting them, your organization will be able to demonstrate that efforts are undertaken routinely to maintain the property and prevent injury.

Your Cemetery Maintenance Program should be reviewed on an annual basis and should address such issues as:

### Bylaws and Regulations Governing Cemeteries

Canadian cemeteries come under provincial jurisdiction with bylaws and regulations governing various aspects of cemetery ownership and operation. In Ontario, for example, the Cemeteries Act (Revised) 1 stipulates that cemetery owners are responsible for maintaining the grounds – including all lots, structures and markers – to ensure the public's safety. The same Act stipulates that "if a marker in a cemetery presents a risk to public safety because it is unstable, the owner of the cemetery shall do whatever is necessary by way of repairing, resetting or laying down the marker so as to remove the risk". Your

cemetery management committee should familiarize itself with all applicable bylaws to ensure that your faith organization is both aware and compliant.

## **Monument Safety and Repair**

In addition to natural settling which occurs over time, gravestones and monuments are subject to considerable damage caused by:

- Weathering and cracking
- Rusting dowels and supports
- Erosion due to acid rain

Damaged gravestones present serious risks for personal injury, especially monuments made of such heavy materials as marble, granite and concrete. Cemetery maintenance workers should be charged with carrying out regular inspections to ensure that monuments are securely anchored and stable. However, workers should only undertake visual inspections and very careful physical (push/pull) inspections. Monuments that are determined to be unsafe should be laid flat until repairs are undertaken.

Non-professionals should not undertake the repair of gravestones. In addition to the risk of injury to the worker/s, your liability exposure will be increased if the work is not performed suitably. Monument maintenance and repairs should be handled by a professional gravestone/monument repair firm. Their experts know how to determine the stability of a headstone and ensure that damaged monuments are properly repaired and anchored. Make sure that the firm you engage carries appropriate liability insurance coverage.

## **Personal Safety**

### Visitor safety

To help ensure personal safety, signs should be posted at the entrance(s) of the cemetery and in other appropriate locations asking visitors to remain on pathways and to refrain from leaning against headstones and monuments. Use signage to remind visitors that gravestones and monuments can topple, that stone slabs covered in moss or lichen can be very slippery, that children must be supervised at all times, and that they must respect the dignity of the premises. Signage should also be posted in areas where repairs are taking place and where an interment is scheduled. Where a grave is excavated, the area should be clearly marked to prevent falls.

### Cemetery worker safety

The duties of cemetery workers include tending grave sites, installing memorial stones, excavating, equipment moving and setup, lawn maintenance, shrub trimming, tree works, seasonal bed planting, sweeping roads and paths etc. Workers should have proper training in the use and maintenance of all equipment. They should take necessary precautions and use appropriate protective equipment – steel-toe boots, respirators, safety goggles, work

gloves to handle chemicals, etc. And they should follow good work practices, for example not walking over grave sites and concrete slabs, especially older slabs that may collapse.

## Maintenance of Cemetery Grounds

### Year-round Guidelines:

- Inspect cemeteries and churchyards regularly and remove litter as soon as possible.
- Store equipment and building material away from public areas.
- Inspect driveways and parking lots to ensure there are no potholes, loose gravel, broken pavement, depressions or cracks – all of which present trip and fall hazards.
- Inspect fences or boundary markers annually to ensure that they are secure and that they do not pose a safety hazard.
- Install fences and/or barriers to prevent access to drainage ditches, steep slopes or uneven terrain. Use clearly visible warning signs if fencing is impractical.
- Inspect outdoor stairs and railings on a regular basis. Make sure that hand rails are securely fixed and that steps are level and intact. Coat stairs with a non-slip finish. Provide adequate lighting during evening/night hours.

### Spring and Summer Guidelines:

- Lawns:
  - Cut grass frequently to ensure that headstones and plaques are visible.
  - Do not use motorized trimmers or mowers around the edges of monuments.
- Weeds and vegetation:
  - Remove weeds and invasive plants; they can grow into monument cracks and weaken them.
  - Use extreme caution when removing vegetation on or around monuments.
- Rodent holes:
  - Inspect all areas, especially around footpaths. Burrowing animals can dig tunnels, cause damage to trees and unsettle monuments.

### Fall and Winter Guidelines:

- Tree works:
  - Inspect trees for evidence of dead, dying or loose branches, especially trees in high traffic public spaces.
  - Prune trees and, if necessary, engage the services of a qualified arborist.
  - Watch out for exposed tree roots, a trip hazard when near a foot-path or walkway; if roots cannot be re-buried, they should be carefully cut away.
  - Cut tree limbs that extend over fences or monuments; they can fall and damage gravestones.
  - Rake and collect fallen leaves; they can conceal uneven surfaces and other trip hazards, and make outdoor steps slippery.

- Snow and ice removal:
  - Maintenance staff must ensure that snow and ice are removed from parking lots, walkways, outdoor stairs and all other places where there may be foot traffic.
  - Maintenance staff should keep a written log of snow and ice removal.
  - If snow removal is outsourced to a third party, make sure that the company signs a contract and provides proof of adequate liability insurance.
  - A third party snow removal company should also use a maintenance log.

### **Vandalism and Cemetery Security**

In April, 2010, a vandal in a Saint John NB cemetery knocked 330 headstones off their mounts.

In the same month, 3 men kicked over 30 tombstones and damaged a number of others in a historic Ottawa cemetery. In September 2010, a Calgary vandalism spree caused \$50,000 worth of damage at a sacred cemetery. Unfortunately such acts of vandalism are not unusual and occur in every part of the country. Some are hate crimes, most are crimes of opportunity, and all of them cause emotional distress to visitors and the community.

If closed circuit cameras and private security patrols are not options for your organization, the following are some affordable deterrents to consider:

- Post signs indicating that the premises are under surveillance.
- Define property boundaries with perimeter fencing.
- Lock gates and entry points when the cemetery is closed to the public.
- Keep premises well lit, especially around perimeters and entrances.
- Have groundskeepers or volunteers undertake 'spot checks'.
- Report any signs of trespassing or loitering to the authorities (e.g. empty beer bottles and cigarette packages, signs of drug use, etc.)

For more information, please consult an Ecclesiastical Risk Control Specialist in your region.

<sup>1</sup>Ontario Cemeteries Act (Revised);

[http://www.e-laws.gov.on.ca/html/statutes/english/elaws\\_statutes\\_90c04\\_e.htm](http://www.e-laws.gov.on.ca/html/statutes/english/elaws_statutes_90c04_e.htm)

Additional Resources: For additional information, please refer to your provincial bylaws and regulations.

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## **Protecting Places of Worship**

### **Autumn and Winter Risk Control**

Grounds maintenance is an integral part of an effective risk management program for any faith institution and is especially important during the transitional seasons of spring and autumn. Winter conditions give rise to unique hazards that create the potential for damage to your property. Addressing these hazards early on can save you time, money, and the stress associated with unexpected expenses.

With winter just around the corner, it is an ideal time to review some of the potential hazards associated with the season and some of the things the property custodian should be considering in order to eliminate or minimize these risks.

### **General Property Inspection Program**

One of the most important steps you can take is to institute a property inspection program which includes: regular inspection, identification of problem areas, and any repairs or actions deemed necessary to resolve them. A written policy should be created, outlining the frequency of inspections (monthly as a minimum) and detailing who is to perform the inspections. Ensure that all staff read and understand the policy. The inspections must be documented as mentioned above, because if there is ever a loss, you must demonstrate that adequate precautions were taken. Include the date, time, name of the person doing the inspection, any problems discovered, and actions taken to resolve them. A checklist should be created to guide the person doing the inspections.

An inspection program can help to reduce maintenance costs over time by catching problems early, before they become more serious.

### **Autumn and Winter Checklist**

A more comprehensive inspection of the property should be done in the late fall (and early spring – see our Spring & Summer Risk Control Bulletin) in order to ensure the condition of the premises for the upcoming winter months. Pay special attention to the following (this list should not be considered exhaustive):

- Perform an inspection of all piping and insulation to make sure everything is in good shape before the cold weather arrives. Look for exposed water pipes or areas with insufficient insulation, such as attics, blind spaces or basements where water pipes may be prone to freezing. Seal off any areas where cold air can enter the building, especially if there are nearby pipes.
- Ensure there is sufficient insulation in your attic - insufficient insulation in attics can lead to ice damming, causing significant damage to your roof.

- Perform an inspection of all roof structural members before the winter season. Any parts that are sagging, cracked or otherwise compromised should be addressed immediately to prevent roof failure from the build-up of snow.
- Make sure all trees are well pruned to prevent branches from falling off during heavy winds causing either bodily injury or damage to your property as well as to increase the surveillance of the property. We strongly recommend you hire a competent contractor to perform all pruning and tree removal work to avoid injuries to volunteers or the building.
- Check all out-buildings to make sure they are in good condition.
- Clear gutters of any debris. This should be done twice yearly to prevent the gutters from backing-up. We recommend hiring a contractor, especially if your building is more than one storey in height - the use of ladders should be avoided. Cleaning should include the removal of leaves and other loose debris as well as the removal any sludge or mud. Ensure that drainpipes are clear of obstructions. After all material has been removed, the gutters should be flushed out with a hose.
- Remove any window air-conditioning units.
- Cover air-conditioner compressors.
- Make sure there are no combustible materials or flammable liquids within the furnace or boiler room. This area should not be used for storage.
- Replace or clean the furnace filter annually.
- Have the furnace or boiler inspected by a qualified contractor on an annual basis at minimum.
- Chimneys should be inspected twice yearly. This is important because creosote build-up can cause a chimney fire. Ensure that both the liner and cap are inspected and make sure there are no blockages by using a mirror to see up the chimney.
- Exterior oil tanks should be inspected twice annually by a caretaker for signs of blackening or corrosion and leaking around the oil line, filter and valves. Any leakage should be reported to the fuel supplier immediately and must be reported to the insurance company and possibly the provincial department of environment. Rust should be removed with a wire brush and painted over with rust inhibiting paint.
- You should have the roof inspected every couple years for any damage or possible leaks. Replace any missing shingles immediately to avoid interior damage.
- During the winter months, keep all interior rooms above 12C to prevent pipes from freezing. The heat should remain on even when the building is unoccupied. If the building is unheated, ensure that the water is turned off and all pipes are drained.
- If pipes do freeze, leave faucet turned on and turn off the main shut-off valve. Do not attempt to thaw pipes using any type of open flame – call a contractor.
- Regularly check the roof for excessive snow load, especially after heavy snowfalls, to prevent the roof from collapsing. Hire a contractor as necessary to perform snow removal.



## Conclusion

Undertaking documented regular inspections as well as being cognizant of some common seasonal concerns (and taking appropriate action) are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security since a well maintained property discourages vandalism and arson.

Please go to [www.ecclesiastical.ca](http://www.ecclesiastical.ca) for more risk control information or contact Ecclesiastical's risk control department with any specific questions.

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## **Protecting Places of Worship Spring & Summer Risk Control**

Maintaining church grounds is an integral part of an effective risk management program for any faith institution. This is especially important during the transitional seasons – spring and autumn. Hazards that exist on the property following spring thaw can result in significant damage to your property and dramatically increase maintenance costs. Addressing these hazards early on can save you time, money, and the stress associated with unexpected expenses.

With this in mind and summer fast approaching, it is an ideal time to review some of the potential hazards associated with the this season as well as some of the things the custodian of the property should be considering in order to eliminate or minimize these hazards.

### **General Property Inspection Program**

One of the most important steps you can take is to institute a property inspection program. This should include regular inspection, identification of problem areas and any repairs/actions deemed necessary to resolve them. A written policy should be created, outlining the frequency of inspections (monthly as a minimum) and detailing who is to perform the inspections. Ensure that all staff have read and understood the policy. The inspections must be documented – as mentioned above, if there is ever a loss, you must demonstrate that adequate precautions were taken. Include the date, time, name of the person doing the inspection, any problems discovered and actions taken to resolve them. A checklist should also be created to guide the person doing the inspections. An inspection program can help to reduce maintenance costs over time by catching problems early, before they become more serious.

### **Springtime Checklist**

A more comprehensive inspection of the property should be done in the early spring (and late autumn – see our Autumn & Winter Risk Control Bulletin) in order to ensure the condition of the premises following the spring thaw. Pay special attention to the following (this list should not be considered exhaustive):

- Do a general spring clean up of the property – property in good repair is less likely to attract would-be burglars or arsonists.
- Make sure all trees are well pruned to prevent branches from falling off during heavy winds causing either bodily injury or damage to your property as well as to increase the surveillance of the property. We strongly recommend you hire a competent contractor to

perform all pruning and tree removal work to avoid injuries to volunteers or the building.

- Check all outbuildings to make sure they are in good condition.
- You should have the roof inspected every couple years for any damage or possible leaks. Replace any missing shingles immediately to avoid interior damage.
- Clear gutters of any debris. This should be done twice yearly to prevent the gutters from backing-up. We recommend hiring a contractor, especially if your building is more than one storey in height - the use of ladders should be avoided. Cleaning should include the removal of leaves and other loose debris as well as the removal any sludge or mud. Ensure that drainpipes are clear of obstructions. After all material has been removed, the gutters should be flushed out with a hose.
- If you have an air-conditioning unit, you should have it inspected by a qualified technician on an annual basis to ensure that it is running safely and efficiently.
- Inside the church, check the floors around the entrances for damage from salt or moisture and repair any damage.
- Exterior oil tanks should be inspected twice annually by a caretaker for signs of blackening or corrosion and leaking around the oil line, filter and valves. Any leakage should be reported to the fuel supplier immediately and must be reported to the insurance company and possibly the provincial department of environment. Rust should be removed with a wire brush and painted over with rust inhibiting paint.
- Perform a visual inspection of the lightning protection system. Any break in the cables or lines needs to be repaired immediately by a competent and licensed lightning protection company.
- Ensure that all tools and machinery – lawnmowers, trimmers, snow blowers, shovels, etc. are stored securely.
- Do not allow “grass fires” or the burning of trash or yard waste on the property. Grass fires do not contribute to the health of the grounds and these types of “controlled” fires can quickly become uncontrollable.

## Conclusion

Undertaking documented regular inspections as well as being cognizant of some common seasonal concerns (and taking appropriate action) are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security since a well-maintained property discourages vandalism and arson.

Please go to [www.ecclesiastical.ca](http://www.ecclesiastical.ca) for more risk control information or contact Ecclesiastical’s risk control department with any specific questions.

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## Trip and Fall Prevention

A trip and fall can result in serious injuries, particularly amongst the elderly where these accidents often result in fractures. Injuries suffered by the elderly can be slow to heal, and often, recovery is not complete. This leaves the person more vulnerable than they were prior to the fall. Such vulnerability can be emotionally devastating to the victim and can impact not only the injured party, but also their immediate family and other members of the community.

There are legal obligations that flow to the management of the organization. In Ontario, for example, under the “Occupier’s Liability Act”, the onus is placed on the property owner to ensure safe conditions for visitors to the property. Similar legislation exists in many other Canadian provinces.

If someone is injured in a trip and fall, you must be prepared to demonstrate that an appropriate standard of care was provided. The following criteria are generally applied:

- Whether the danger was foreseeable
- Whether the occupier’s conduct was in accordance with acceptable standards
- Whether there was an adequate system of inspection in place and being carried out
- Whether the danger was allowed to exist for an unreasonable amount of time
- The ease with which the danger could have been prevented.

So, what can you do to reasonably protect your organization and persons on your premises from the consequences of a trip and fall? A regular inspection program encompassing your buildings and surrounding property will reduce the risk of a trip and fall incident occurring.

### Property Inspection Program

Regularly inspecting the property, identifying problem areas, repairing damaged areas, keeping the grounds in good repair, and documenting these actions through the use of checklists and a logbook will help to reduce the chances of someone tripping and falling. It will also provide you with the necessary documentation to prove that reasonable effort were taken to maintain you property in a safe condition. In addition, regular inspections may also reduce overall maintenance costs by catching problems early when they can be easily dealt with.

## Program Requirements

1. Implement a written policy that outlines when the property (grounds and buildings) is to be inspected. Inspections should be done monthly at a minimum, and detail the person responsible. Ensure staff and/or authorized volunteers have read and understood the policy.
2. Develop a log sheet to be used by those responsible for performing the inspection. This log should include a list of the areas inspected and contain spaces to write the condition as found, the corrective action taken, the date and time of the inspection, and the name and signature of the inspector. Logs should be kept on file for seven years.

## Keep a Written Record

If a trip and fall occurs, a written record, in the form of an accident report, should be made detailing:

- Who fell
- Where and when they fell
- Their address and phone number
- Staff or other persons attending
- Names and contact information of witnesses
- Actions taken

Your insurance broker should be advised as soon as possible and provided with these details.

Finally, staff or volunteers should be aware that they should not say anything that could be construed as admitting fault. Make sure that the person who fell is comforted and cared for. If the person suggests that the fall was the fault of the organization, advise them that you are **unable to comment**. Such determinations are best left to your insurers, once the situation has been fully investigated.

## Tips to Help Keep Your Property Safe

Some common problem areas include:

- Parking lots, whether paved or not, should be checked regularly during the year. Any ruts, potholes, and cracked, broken or unstable pavement surfaces should be patched. Gravel parking lots should be leveled with fresh gravel.
- Adequate lighting is very important as it enables people to see where they are going. Make sure your parking areas, walkways and entrances are well lit at all times. The same applies to interior corridors and stairways. Consider the use of energy efficient lighting to boost illumination levels.

- Walkways can often become a problem at the arrival of Spring thaw. Frost heaving can affect concrete panels and pavers making the surfaces uneven. If the difference in height between adjacent panels on a concrete walkway is ½ inch (13 mm) or more, the panel should be re-leveled or replaced. On a walkway made from pavers, take a look at the alignment of the pavers along the path and from side to side. If the pathway surface looks uneven, it may be necessary to lift the pavers, add more crushed limestone to the bed, re-compact it, and then re-set the pavers.
- Stairways, both exterior and interior, should be examined. If the treads are worn down, loose, or broken, they should be replaced.
- Handrails should be checked to ensure they are tight. If a stairway is missing a handrail, best practice is to retrofit one.
- The surrounding grounds should be surveyed to ensure that there are no open holes such as animal dens, uncovered wells/sewer accesses, subsidence of land, exposed tree trunks, roots, or the remains of old posts which can create tripping hazards for children as well as adults. Hazards that cannot be corrected quickly should be marked with warning signage or fenced off.
- If there are areas where there is an abrupt change in elevation, such changes should be marked with warning signs if people frequently walk there.
- Garden equipment should be removed to storage when not in use.
- Debris should not be allowed to collect on your property. Tree branches, leaves, refuse, etc. should be removed as soon as possible.
- Trees should be pruned to ensure that dead branches won't break off during severe weather or interfere with people walking under the trees.
- Wheel chair ramps should be kept in good condition and any non-slip surface treatment should be maintained. Pay attention to wear on concrete surfaces.
- Carpet and floors in general should be inspected to ensure the surfaces are even and not damaged.

## Conclusion

Trips and falls can be prevented on most properties with some simple proactive steps by site staff and/or authorized volunteers. If you find that the surface you are walking on is difficult to navigate, it may be a potential tripping site for someone who is less able. An additional benefit of routine maintenance relates to security. A well-maintained and well-lit property will discourage vandalism. Remember the old adage, "An ounce of prevention is worth a pound of cure!"

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## Protecting Places of Worship

### Fire Safety

Replacing a place of worship damaged or destroyed by fire is a very difficult task for the management team and congregation to face; on both a practical and emotional level. You must deal with the loss of the structure itself, but also with the loss of precious items like artwork, manuscripts, and irreplaceable items of intrinsic or historical value to the community. You may be faced with unwanted media attention and potentially, a loss of income when it is most needed. The faith community at large loses its “home”. Recovery to the community may take years and, in some cases, may never recover.

To safeguard your place of worship from the ravages of fire, there are a number of steps that can be taken by you and the members of your congregation. This bulletin touches on some of these. For more detailed assistance, we recommend contacting and meeting with your local fire officials to further develop your fire prevention plans.

### Fire Safety and Prevention Tips

#### Site Audit

Perform a fire safety audit of your property on a regular basis. Develop a checklist of items that should be reviewed, and keep records of the results. When deficiencies are found, act to correct them promptly. If there are substantial costs associated with the work, plan and budget for that work to get done if it is a priority.

#### Grounds and Trees

Ensure that the grounds surrounding buildings are kept clear of leaves, branches and other debris. Long dry grass can fuel a fast moving ground fire, so keep the lawns cut short. Keep trees away from the church structure. Trees are an important part of the landscape but if positioned too close to a building they can provide a path for fire to follow. If trees are close to the building remove any overhanging dead limbs.

#### Flammable Liquids and Gases

Flammable liquids and gases should be stored in “ULC listed” containers and should not be kept inside your main buildings. Store them in a secure building separated from other buildings on the property. Gasoline powered lawnmowers, leaf blowers, hedge trimmers, snow blowers, and all sizes of propane cylinders should be stored in that building as well.

#### Roofs

Ensure that your roof is shingled with materials that are fire resistant. If you are replacing your roofing, ask your roofer about fire resistant options.



## Exterior Walls

Houses of worship are built of a variety of materials. If your building is wood frame construction, it would be prudent to consult with your local fire department regarding protection strategies. Generally, keep the exterior of the church clear of any refuse, storage, or open flame (BBQ's).

## Lightning Protection

In many areas of Canada, lightning strikes result in extensive property damage and personal injury. Ecclesiastical Insurance has a number of documents available on how to protect your property from lightning damage. To learn more, please contact your Broker.

## Appliances (Stoves, Heaters, Organs, Computers)

Electrical appliances are a source of ignition. In many cases the root cause of a fire has been traced to:

- Overloaded electrical circuits
- Sparking due to wiring failures/damaged cords
- Placing heat generating appliances (stoves, heaters, blower motors) too close to combustible materials
- Inadequate ventilation for equipment to prevent overheating
- Improper cooking practices (frying in open pans, forgetting to turn a stove off)
- Using articles that are not CSA or ULC approved
- Misusing extension cords, multi taps
  - Damaged outlets
  - Outdated electrical panels
  - Combustible materials stored in the same room as the electrical distribution panel. The panel should be kept accessible at all times.

Remember, electrical wiring, outlets, panels, fuses, and circuit breakers do not last forever. They are all subject to wear, tear, and deterioration over time. In order to minimize fire risk, have your electrical system inspected on a regular basis, at least every five years. Your local provincial or municipal electrical regulatory authority can provide inspections for a nominal fee. Any electrical work **must** be done by a licensed electrician, and **must** be inspected and approved by the regulator.

## Heating Equipment

Have your heating equipment serviced by a licensed technician annually. Ensure that the flues are checked and that they are kept clear of debris and vermin, and that chimneys are in good repair, clean, and lined with a metal liner. Carbon Monoxide detectors should also be installed to warn in the event of an equipment malfunction. The room where your heating

equipment is installed should never be used for storage. All combustible and flammable materials should be removed.

## **Candles**

Use of candles should be carefully controlled. Never provide candles to unsupervised children. Lit candles should always be contained in, or placed on a non-combustible surface such as metal or stone. Keep flammable fabrics and materials away from candles. Lock away candles and matches when not in use. Wherever possible, replace wax candles with oil candles. For further information on the safe use of candles, refer to Ecclesiastical Insurance's press release – "A Single Candle Shuts Down Congregation", which is available on our website.

## **Hot Work (roofing, welding, brazing)**

Whenever roof repairs, welding or plumbing work is being undertaken, and those repairs involve the use of open flame and/or flammable materials such as hot tar, ensure that hot work best practices are used and that your contractor is fully certified and insured for the work. A copy of our "Hot Work Permit" document is available on our website. Understand your obligations regarding inspection of the work.

## **Smoke Alarms**

To protect your facility, consider the installation of smoke detectors and alarms. Today, there are a variety of very sensitive detectors available to provide early warning of a fire. The detectors should be tied back to a central panel, and that panel ideally should be monitored and alarmed to the local fire department. Strong consideration should be given to intrusion alarms as well, as they are a deterrent to arsonists. If the facility is large, sprinklers should be considered to protect the facility.

## **Extinguishers and Hoses**

While many facilities are equipped with fire extinguishers and hoses, these may not be enough to put out a fire, unless it is caught very early. All staff should all be trained in the proper use of fire extinguishers. Call your local fire brigade if a fire is detected, and ensure that everyone in the building evacuates in an orderly fashion. **Do not** stay in a burning building to try and fight the fire.

## **Vandalism/ Robbery**

Sadly, fires are often started to cover robberies, or mischief. Security systems should be in operation as they act as a robbery deterrent. Further information regarding actions to take to discourage such activities can be found in Ecclesiastical Insurance's "Risk Control Guidelines for Places of Worship". You can print a pdf copy of this document from our website.

## **Conclusion**

While there are no guarantees that a fire will not occur, best practices and experience suggest that implementing the steps outlined above can help reduce the frequency of incidents of fire. Your broker, and Ecclesiastical Insurance, can provide further assistance in establishing a fire-safe facility.

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## Protecting Places of Worship

### Cold Weather Slip and Fall Prevention

In the late fall, winter, and early spring seasons in most parts of Canada, it is important to be mindful of the potential for parishioners and visitors to slip and fall while on church property.

A slip and fall can result in serious injuries, particularly amongst the elderly, where these accidents often result in fractures. Injuries suffered by the elderly can be slow to heal, and often, recovery is not complete. This leaves the person more vulnerable than they were prior to the fall. Such vulnerability can be emotionally devastating to the victim and can impact not only the injured party, but their immediate family and other members of the community as well.

There are legal obligations that flow to the management of the church. In Ontario, for example, under the “Occupier’s Liability Act”, the onus is placed on the property owner to ensure safe conditions for visitors to the property. Similar legislation exists in many other Canadian provinces.

If someone is injured in a slip and fall, you must be prepared to demonstrate that an appropriate standard of care was provided. The following criteria are generally applied:

- Whether the danger was foreseeable
- Whether the occupier’s conduct was in accordance with acceptable standards
- Whether there was an adequate system of inspection in place and being carried out
- Whether the danger was allowed to exist for an unreasonable amount of time
- The ease with which the danger could have been prevented

So, what can you do to reasonably protect parishioners and visitors during the winter months? Instituting and following a Snow and Ice Clearing Program will go a long way to reducing the risk of slips and falls on church property.

### Recommendations - Snow and Ice Clearing Program

#### Written Policy

A snow and ice-clearing program should identify and explain the steps required to ensure that all parking areas, walkways, and entrances are well maintained and kept clear. Prepare a written document outlining responsibilities for snow clearing, salting and sanding, as well as incident reporting and emergency response. This policy must be read and understood by all staff, volunteers and contractors tasked with maintaining the property.

## Keep a Written Log

Keeping a legible, written logbook of snow clearing activities is a critical part of the program. It serves as a record of when activities were carried out. The logbook should record:

- The location(s) checked
- Date and time
- Weather conditions (temperature, type and amount of precipitation)
- Physical condition of the area
- Action(s) taken to correct adverse conditions (e.g. amount of salt/sand applied, shoveling)
- The name and signature of the person performing the activity.

In addition, if a slip and fall occurs, a written record (in the form of an accident report) should be made detailing:

- Who fell
- Where and when they fell
- Their address and phone number
- Staff attending
- Names and contact information of witnesses
- Actions taken

Your insurance broker should be advised as soon as possible and provided with these details.

Finally, staff should be aware that they should not say anything that could be construed as admitting fault. Make sure that the person who fell is comforted and cared for. If the person suggests that the fall was the fault of the church, advise them that you are **unable to comment**. Such determinations are best left to your insurers, once the situation has been fully investigated.

## Tips to Help Keep Your Property Safe

- Parking areas, walkways and entrances (outside and inside) should be well lit. This allows anyone walking to observe the conditions ahead.
- Ensure that contractors and staff understand the necessity to monitor the weather conditions and adjust how frequently they check the property.
- On sunny days, or days where the temperature goes above freezing, watch for "refreezing" during the late afternoon and evening hours when the temperature dips back below freezing. Refreezing can lead to the formation of patches of very clear ice

known as black ice. During such weather, more frequent checks, salting and sanding are necessary, as melt-water will wash the salt away during the day.

- Keep all drains and catch basins clear of ice and snow. Remember, standing water can hide an icy surface.
- Position downspouts so that water cannot collect on walkways during thaws.
- Watch for the formation of frost during late fall or early spring, as frost can also create slippery conditions.
- If your property includes a public sidewalk, check to see if there are municipal bylaws requiring the property owner to keep the walk cleared, salted and sanded. Even if there is no bylaw, it may be prudent, as a good neighbour, to clear the sidewalk.
- Wheel chair ramps are a particular concern because of their inherent design (i.e. an inclined ramp). Because of this, sanding and salting may be necessary on a more frequent basis to keep the ramp clear and accessible. Able-bodied people should be discouraged from using the ramp during the winter months.
- Check stairs for loose or worn treads. Keep handrails in good condition and free of ice. If deficiencies are found, repair them as soon as practical. If repairs are not possible, restrict the access to that entrance.
- Regularly check the condition of the floors inside each entrance. Do not allow water to accumulate.
- If the floors do become wet, mop them dry. Place a caution sign in the immediate area to indicate that the floor is wet and to alert parishioners to watch their step. Check the condition of the floors frequently, particularly during times of heavy use.
- In order to remove moisture and slush from footwear, and help to keep floors dry, install heavy rubber backed mats during the winter months. In areas of heavy use, these mats become saturated and must be changed. In many communities, such services are available through a contractor.
- Winter mats should lay flat on the floor. If they are allowed to roll or bunch up, they themselves can become a tripping hazard!

### **Educating Your Membership**

- Educate your members about the need for caution when walking during the winter months. People are often slow to adjust to the changing weather conditions. Remind them to “slow down” in winter. An ideal time for such advice may be at the end of the service.
- Encourage members to wear appropriate footwear during the winter months.
- Encourage members to advise the management if they see conditions that could lead to a slip and fall.

## **Don't Forget Spring Maintenance**

After a harsh winter, parking lots, walkways and steps may have suffered damage. The damage should be inspected and recorded. Repairs should include:

- Patch and level cracks, depressions and potholes in parking areas
- Concrete sidewalk panels that have lifted due to frost (where the offset from adjacent panels exceeds ½ inch or 12.5 mm) should be re-leveled or replaced
- Repair or replace worn or broken stair treads
- Inside the building, the floors around the entrances should be checked for damage from salt and moisture and repaired

Along with a winter clearing program, spring maintenance will go a long way toward helping to ensure a spring and summer free of trips and falls.

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## Protecting Places of Worship

### Lightning

There is a growing concern in faith communities across Canada regarding lightning and its potential to cause catastrophic damage to places of worship. Faith buildings have innate features and architecture that put them at elevated risk. Although this issue is not new, a number of recent losses, including a total loss by fire, were the direct result of lightning strikes.

Such losses are often preventable. Most provinces in Canada require lightning protection systems to be installed under CSA Standard CAN/CSA-B72-M87 – Installation Code for Lightning Protection Systems. **Churches are in the CSA’s highest risk category** because of their height, construction, size and the presence of spires or steeples.

### Our Findings

Ecclesiastical Insurance’s Risk Control Department recently inspected a number of churches that were thought to have adequate lightning protection. These surveys were carried out with a representative from a licensed\* lightning protection company. Each of the lightning protection system inspected revealed serious deficiencies, illustrating the urgent need to have existing lightning protection systems thoroughly inspected by a licensed lightning protection company.

During these inspections, we identified various critical deficiencies including:

- Lack of proper grounding
- Bonding of the system to other building components
- Deteriorated condition of the down conductors
- Location of the air terminals/lightning rods

Any one of these deficiencies could result in a serious threat to life and property.

### Current Legislation

Some provinces, including \*New Brunswick \*\*Prince Edward Island, and \*\*\*Ontario, have enacted legislation specifically related to lightning rods and require installers to be licensed. Most other provinces and territories, such as BC, \*\*\*\*Nova Scotia, Yukon and Saskatchewan, while perhaps having no specific legislation or licensing requirements, follow CSA standard CAN/CSA-B72-M87. The National Building code requires compliance with the CSA standard in the absence of any applicable provincial legislation. Section A5.1 of the CSA Installation Code for Lightning Protection Systems recommends an annual visual inspection be made of the entire system and that it be thoroughly inspected every 5

years. Alberta requires that lightning protection devices be installed in accordance with the Canadian Electrical Code and that all equipment used be certified. It is important to understand that the approach taken by each province and territory can differ significantly – it is necessary to investigate the requirements applicable in your area to ensure you are in compliance.

## **Recommendations**

In an effort to assist our clients in managing their risk of loss from lightning, Ecclesiastical Insurance recommends that existing lightning protection systems be thoroughly inspected immediately by a licensed lightning protection company. This is of particular importance if this system has not been inspected within the last 5 years.

We further recommend lightning protection systems undergo a visual inspection each year, by you as an insured, to ensure down conductors or cables connecting the air terminals to the ground are continuous and have not been cut or separated in any way. Any deficiencies or concerns are to be discussed with a licensed lightning protection company.

A similar visual inspection of the lightning protection system is recommended after any roof work or access by other parties to the rooftop or other areas where the air terminals/lightning rods are located, to ensure that the down conductors or cables have not been inadvertently cut or separated.

For churches currently without lightning protection, it is recommended that you consult with Ecclesiastical Insurance, your broker, or a licensed professional about the urgent need for such protection.

## **Conclusion**

According to Environment Canada, lightning flashes in Canada about 2.7 million times a year, including about once every three seconds during the summer months. Churches are in the CSA's highest risk category of being struck by lightning. Lightning also causes over one billion dollars in damage in North America each year. We urge you not to become a statistic. Take the measures discussed in this bulletin to protect your church and community from the potential devastating effects of a lightning strike.

## **Surge Protection**

While considering protection from lightning strikes, it is prudent to discuss protecting your electrical system, electrical equipment, and other electronics including computers and sound systems. Lightning may enter your premises from nearby power lines or you're your own electrical system. Furthermore, power surges may result from artificially generated electricity such as power spikes.

## Recommendations

Ecclesiastical Insurance is recommending that in conjunction with an inspection of your lightning protection system, you also consider seeking professional advice concerning the installation of surge protectors and/or or surge arrestors.

**\*New Brunswick:** Lightning protection systems are required to be installed and are governed by the Electrical Installation and Inspection Act (O.C. 82-934) under New Brunswick regulation 82-215.

**\*\*Province of Prince Edward Island:** Lightning protection systems are required to be installed under the Lightning Rod Act Chapter L-12 R.S.P.E.I.1974 and are governed by the Chief Electrical Inspector pursuant to the Electrical Inspection Act R.S.P.E.I 1988.

**\*\*\* Province of Ontario:** Lightning protection systems are required to be installed under the Lightning Rods Act R.S.O. 1990 Chapter L.14 and are governed by the Fire Marshall of Ontario.

**\*\*\*\*** The **Province of Nova Scotia** repealed their Lightning Rod Act as of February 28, 2003 however; installation requirements are now governed under the Fire Safety Regulations for the Province. Installation also is carried out under the guidelines of CSA Standard CAN/CSA-B72-M87 – Installation Code for Lightning Protection Systems - under Section 6.9 of the Fire Safety Act for the Province of Nova Scotia.

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## Averting Some Common Winter-Related Losses

Canadian winter conditions give rise to some unique hazards. Weather fluctuations put a great deal of strain on a building's infrastructure and make it difficult to keep up with maintenance demands. Sudden temperature changes can cause water pipes to freeze and rupture, and in warmer weather, the melting of accumulated masses of ice and snow can quickly turn into floods. Without awareness and careful attention, these scenarios can result in serious property damage. Ultimately, there are more than just repair costs to consider; weather-related losses can lead to accidents and personal injuries, and undermine the feeling of safety and security that building residents, visitors, and staff have come to rely on.

The following are some of the steps that should be considered in order to decrease the likelihood of a preventable loss:

### Ruptured Pipes

Sub-zero temperatures can cause water pipes to freeze and rupture. If not detected, the resulting damage can be devastating. Often, the pipes most prone to freezing are located in un-insulated areas like upstairs walls or attic spaces. When ruptured pipes thaw, escaped water can accumulate in pools, eventually leading to collapsed ceilings, and subsequent flooding to the floors below. This can cause serious damage to structural features and electrical wiring, which may threaten the safety and wellbeing of a building's occupants.

There are several practical steps you can take to reduce the likelihood of frozen water pipes:

- Insulate attic spaces, outside-facing walls, and the sides of your water tanks
- Insulate water pipes, or use electric trace heating elements. Special care should be taken to protect pipes in unheated areas like attics, basements, outbuildings and under floors
- Ensure that sprinkler systems are appropriately configured for winter conditions. In 'wet-pipe' systems, ensure that adequate heat is supplied to all sections. An antifreeze loop system or electric trace heating should be used for sections of pipe that are exposed to the cold
- The use of 'dry-pipe' sprinkler systems can reduce the threat of freezing and flooding, because they do not normally contain water in their piping. Still, dry pipe systems must be properly winterized. Valves and pipes on the water-supply side of the system should be properly insulated, and care should be taken to drain any water or condensate from low points in the system, where freezing could still occur

- Seal off any areas where cold air can enter the building, especially if there are nearby pipes
- Open attic trap-doors on cold winter days to allow heat to circulate upward
- Leave central heating on a 'frost protect' setting overnight
- Re-washer any dripping taps. Not only will this reduce the likelihood of freezing, but it will reduce water loss at the same time
- Ensure that all custodial staff know where the building's 'stop tap' is located, and ensure that it can be quickly accessed in an emergency.

If you discover a frozen or ruptured water pipe:

- Turn off the water at the building's main 'stop tap' immediately, and ensure that the faucet closest to the rupture is turned on to allow water to flow through.
- If any water has leaked near electrical wiring or appliances, immediately shut off electricity at the main panel and consult an electrician. Never touch wiring or equipment that has become wet.
- Immediately contact a professional plumber to make necessary repairs. Never attempt to thaw pipes with a blowtorch or heat gun
- Ensure that no residents or staff members are located in areas that may have become unsafe due to water-leakage
- If an adjacent area is safe to enter, remove any contents or furnishings that could potentially be damaged as the pipe thaws
- Inform your insurance company of any sustained or possible loss

Remember –It is important to remain vigilant. Throughout the winter months, exposed pipes should be regularly inspected, and staff should be reminded to watch for the signs of a possible water leak. Early discovery can prevent a great deal of damage.

### **Blocked Drains and Gutters**

Sudden increase in temperature during the winter months can be a welcome break from the cold, but a rapid thaw can also cause melting ice and snow to overwhelm drains and gutters, which can ultimately flood buildings.

- At least twice a year, custodial staff should ensure that gutters and drains are clear of leaves, branches and other debris that might block the flow of water away from the building
- We recommend hiring a contractor if your building is more than a single storey in height - the use of ladders should be avoided. After all gutters and drainpipes are clear of obstructions, the gutters should be flushed out with a hose. Ensure that all drainpipes are positioned to drain water away from the building's foundation.

Following periods of heavy snowfall, it is also advisable to have a contractor or custodian clear snow and ice from any flat roof surfaces. Snow accumulation can lead to more than just flooding; it can cause a flat roof buckle, and falling ice and snow can also cause injury to individuals or property below. Snow should be cleared from roofs in a safe and controlled manner, with care taken to ensure that the areas below are free of vehicles and passers-by.

Winter conditions can pose many challenges to building administrators and custodial staff. Still, it is important to remember that almost all winter-related property damage and personal injury can be prevented. Undertaking documented regular inspections, as well as being cognizant of some common seasonal concerns, are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security.

Please go to [www.ecclesiastical.ca](http://www.ecclesiastical.ca) for more risk control information or contact Ecclesiastical's risk control department with any specific questions.

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## Preventing Water Damage

### Risk Factors

Losses resulting from water damage and ingress are a growing problem affecting many individuals, organizations and businesses alike. Climate change, outdated infrastructure, spring melting, water runoff, torrential rains, snow, tree roots, broken lines, accompanied with other weather related issues, are resulting in an increased probability of water damage and or sewer backup related losses occurring. To some extent, these losses can be averted, or minimized by taking some practical steps, more of which later.

First, it is important to understand certain definitions used:

### What is a Backup?

A backup occurs when waste or debris has obstructed the plumbing system or lateral line allowing water to enter your building. When a backup occurs, the expense for cleanup and repairs is usually your responsibility. Most backups can be cleared with minimal problems and may or may not result in any damages to your property.

### Backflows

A backflow is less common than a backup and happens when water or waste effluent come up through a sink or bathtub drain or toilet. This may be as a result of the city main being blocked, allowing wastewater to back up into your lateral line and so into the building.

If you experience a backflow, call your local municipality immediately. Even if the cause of the backflow damage lies with the city, you must act quickly to manage the cleanup. Unlike a backup, a backflow can cause serious damage, including flooding of a room or an entire basement resulting in substantial damages to both building and contents.

In some areas, flooding can cause sewage from sanitary sewer lines to back up into buildings. These backups not only cause damage that is difficult to repair but also create health hazards. A good way to protect your facility from sewage backups is to install a backflow valve.

Other valves that may be useful in preventing the problem of water damage and sewer backup are the following:

### Backflow Valves

These valves are designed to block drainpipes temporarily and prevent flow into the structure. Backflow valves are available in a variety of designs that range from simple to complex.



## Gate Valves

One of the more complex designs, a gate valve provides a strong seal, but must be operated by hand. The effectiveness of this valve will depend on how much warning you have of impending flooding.

## Flap or Check Valves

Among the simpler valves are flap or check valves, which will open to allow flow out of the building but will close when the flow reverses. These valves operate automatically but do not provide as strong a seal as a gate valve.

Note: If you have a sump pump, it may be connected to underground drain lines, which may be difficult to seal off.

## Sanitary Sewer Systems

Sanitary sewer systems are designed to handle three types of waste products:

- Used water
- Human body waste
- Toilet paper

## Recommendations

So, what can be done to protect your facility from the damaging effects of water/sewer backup damage in the event that your local municipality's storm drains become overwhelmed?

The following guidance will assist you in utilizing some of the technologies available today in order to make your facility less vulnerable to damage. In order to keep your sanitary sewer working properly, follow these simple tips:

- Collect grease in a container and dispose of it in the garbage
- Place food scraps in the garbage for disposal with solid waste
- Place a wastebasket in the bathroom to dispose of solid waste. Disposable diapers and personal hygiene products do not belong in the sewer system.
- Use a Backflow Prevention Device (BPD) as needed.

In order to keep your sanitary sewer working properly, avoid the following:

- Pouring grease, fats, and oils from cooking down the drain
- Using the sewer to dispose of food scraps
- Using the toilet as a wastebasket for garbage or chemicals. These items can kill good bacteria used for sewage treatment, cost much more to treat, and can re-enter the water supply

- Planting trees with shallow, spreading root systems near your sewer lateral. Tree roots seek water sources, such as cracked sewer lines. Once the roots have penetrated the line through cracks, the roots can create a dense mat and trap materials.

Other considerations for protecting contents:

- Install wood skids on basement floors to be used as storage platforms. Keeping items elevated to a minimum of 6" will prevent a lot of damage.
- Use plastic bins to store items susceptible to water
- Store valuables in upper levels
- Keep items away from floor drains
- Install one-way butterfly valves on all floor drains
- Install steel modular shelving units
- Avoid using the basement as a "catch all" for contents
- Disconnect downspouts and drains from the city lines, thus reducing the amount of water entering the city's storm drains.

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## Above-Ground Oil Tanks

Oil tank, line and fitting failures and subsequent spills, as well as oil theft and /or attempted theft are growing problems. While a necessity for holding fuel for heating purposes, oil tanks carry with them the threat of environmental pollution. Over time, or as the result of an accident or malicious damage, a leaking tank, either inside or outside of a building, can contaminate soil and groundwater, affecting the on-site well and neighboring wells or water courses such as rivers, lakes and streams. Resulting oil remediation can be difficult and extremely costly. As a result of the recent and alarming increase in oil spills, oil theft, and attempted oil theft from tanks, the following general guidelines are recommended as a means of reducing the risk of oil theft and oil spillage.

### Recommendations

#### 1. Tank Replacement

##### a) Used Tanks

Do not install a used or refurbished oil tank. Used tanks have generally been removed for a reason. Even if refurbished, a tank may have been leaking at another site or replaced as a result of age. A used or refurbished tank should not be considered as a replacement for your tank.

##### b) Oil Transfer

Transfer of product from an old tank to a new tank should be avoided. New steel tanks are initially more susceptible to corrosion caused by the presence of sludge, acids, microorganisms and water, including salt water. If transfer is absolutely necessary, you should follow the tank manufacturer's recommended practices regarding fuel oil pump over or transfer.

##### c) Oil Tank Purchase

A label on the top or side of the tank should provide evidence of the manufacturer, date of manufacture, and indicate that it meets ULC or CSA standards of construction and/or the National Standard of Canada (CAN4-S602-M81). Tanks that do not meet ULC, CSA or National Standard of Canada (CAN4-S602-M81) requirements should not be used. It is recommended you do not install your own tank. A professional should always do the installation in accordance with required installation standards (CAN/CSA-B139).

## d) Alternative Tanks

Newer tank models are now available with double walls, a plastic inner liner or bladder installed by the manufacturer, designed to keep air, fuel and water away from the steel outer shell. A tank with an inner wall or liner is recommended as most of these type tanks provide a warning when the inner liner is perforated.

## e) Tank Installation

Tanks should always be level. Tanks that settle should be leveled by a qualified installer as soon as possible after settling has been discovered. Tanks must always be handled without being dropped or dragged. Condensation or ice in new tanks, as a result of shipping or cold storage, should be drained before fittings are installed or the tank filled. Exterior tanks should be located downgrade of domestic drinking water and, if possible, installed such that a spill from the tank will drain away from the foundation. Exterior tanks should also be installed with sufficient clearances to allow inspection of all sides, ends, top and bottom and the application of protective coatings such as rust resistant paint to all areas of the tank.

Exterior tanks should also be protected from vehicle impact, if such an exposure exists, by use of concrete or steel posts or concrete abutments. Exterior tanks, if single wall or single thickness, should be protected with a bund wall or catch pit\*.

\* See part E of Section 2 for further details.

## f) Interior Tanks

Interior tanks are encouraged over exterior installations, as they are not subjected to the same external elements including extremes in temperatures, ice, snow, rain, severe condensation or vandalism. Interior tanks are not as likely to corrode or experience oil line freeze-up or damage.

Interior tanks also provide more opportunity to detect leaks or early warnings of a leak. In addition, a concrete floor provides a stable, level base for the tank. Interior tanks should always be installed on the lowest floor of the building and protected from impact if located in a garage. If possible, and providing that drainage is not compromised, existing floor drains, sumps or other openings near the tank should be sealed to prevent the escape of oil from the interior.

Multiple interior tanks should be at least 12 inches apart and 12 inches away from walls. Interior tanks in general should be installed such that all sides and ends as well as the top and bottom can be inspected visually.

## 2. Protection

### a) Locks

Exterior oil tanks with exposed filler pipes and the exposed filler pipes for interior tanks should have padlocks fitted to the filler pipe cover to prevent uninvited persons from attempting to siphon, pump or otherwise attempt to remove oil from the tank. The padlocks are generally available from oil supply companies who supply both the padlocks for the tanks and their drivers with appropriate keys so that oil delivery can still be carried out efficiently.

### b) Valve Protectors

Exterior tanks should not be located directly under house eaves making them susceptible to falling snow, ice, or pitting from dripping water. Where the tanks are subject to damage from falling ice, snow, vandalism or theft of oil, exposed valves should be protected. The valves can be protected by use of valve protectors that are bolted on to cover the fittings/valves to prevent exterior access. Valve protectors are an inexpensive way to protect the valves and oil line at the tank. The fuel tank gauge should also be protected from breakage by ice, snow or vandalism.

### c) Oil Lines

Typically, new oil lines are coated with a plastic sheathing and are recommended in all oil line replacement. The new lines are also looped at the fittings/valve to prevent the line from moving or expanding off the fittings/valve. Exposed oil lines should be protected by a durable hard plastic (PVC or similar) cover over the line between the tank and the premises to prevent damage by falling ice, snow or vandalism.

### d) Fencing

A fence with a locked gate is an alternative way to protect the oil tank from flying objects and malicious damage. The fence should be constructed of a suitable wire mesh or heavy timber fabric that covers the entire perimeter of the tank and, if possible, the top. Care is required to ensure the fencing or containment area is large enough to allow full inspection of the top, ends, sides and bottom of the tank.

### e) Drip Trays/Catch-Pits

Another way to reduce the risks of fire and pollution from an oil tank(s) is to construct a bund wall, sometimes referred to as a catch-pit, or place a drip tray under the tank. The

bund wall or catch pit should have the capacity to hold the contents of the tank(s) plus 10%. The bund, catch-pit or drip tray should be constructed of an impermeable material such as concrete, non-porous engineering bricks on a concrete base, or solid steel. The bund, catch pit, or drip tray should be kept clear of debris at all times. Any oil level indicator tubes and all fittings need to be within the catch-pit or drip tray area as well.

Drip trays, catch-pits and bund walls can now also be equipped with a floatation warning device that will sound an alarm if the oil reaches a certain level in the bund, catch-pit or drip tray.

#### f) Fusible Links

Consider the installation of a fusible link designed to automatically close the oil supply line in case of fire.

#### g) Oil Safety Valve/Anti-Siphon Valve

These valves are designed to automatically shut-off flow of oil from a tank in the event of the line between the valve and the oil burner being broken or severed. This device prevents fuel from siphoning out of the tank.

### 3. Inspection and Maintenance

#### a) Inspection

You should carry out a maintenance check-up each spring and continue checking the tank periodically throughout the year, particularly during the peak-heating season.

Check that all piping (supply lines, fill, and vent) is made of metal. Plastic piping is not acceptable.

The bottom of the tank should be inspected frequently for holes or rough areas that may be a precursor to the formation of a hole. Many times pinholes develop, causing a slow leak over time, resulting in a significant loss of oil from the tank and contamination of the surrounding area. Should you have a concern about the appearance of the bottom or sides of the tank, consult your service provider for a professional inspection

Checking for water in the tank can be achieved by applying a water-finding paste to a clean stick (minimum 4' long) and dipping it into the tank through the filler pipe. The paste can be purchased at service stations or stores that sell petroleum products. One sign that water is

causing corrosion is the outside bottom corner of the tank (beside the oil supply line) will slowly turn black.

At regular intervals during the year, check for rust on the exterior of the tank. After cleaning the rusted area with a wire brush or similar tool, apply a rustproof paint for metal.

## b) Maintenance

If your tank is installed outside, make sure you remove any snow from beneath the tank following a storm, and carefully clean off the fittings and oil line to prevent a build-up of snow or ice. The weight of snow can separate the oil line from the fittings and cause a leak.

Always make certain the vent whistle is operating properly on your tank. This device is designed to provide a warning to the person filling your tank that the fuel level is approaching the top of the tank. The warning is in the form of a whistle that increases in pitch as the oil level nears the top.

## Summary

Any leaks discovered from an oil tank, oil line, filter or boiler/furnace should be immediately reported to your fuel oil supplier or burner service company. Spills of over a specific number of litres have to be reported to the Department of Environment having jurisdiction in the province (the number varies from province to province). When in doubt, always report a spill to your local authority or Department of Environment.

It is of extreme importance to immediately act on the initial discovery of an oil leak and to take all reasonable steps to stop the leak and prevent further damage. Should you detect an early warning of a leak, unusual condition, or slight leak around your tank fittings or oil lines (as outlined in the inspection sub-heading above) you should, without delay, call your oil supplier or burner service company to report your findings.

Working together, we can help to reduce the potential of an oil spill and the significant losses that result, not only from a monetary and environmental standpoint, but also the very significant cost to tank owners in terms of disruption to the institution or business.

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