

Practical risk management guidance
to help today's Christian ministries thrive



DEFENDING MINISTRY PROPERTY AGAINST DISASTER



Imagine walking into your church or school on Monday morning only to find water pouring from the ceiling and running down the walls. From plumbing connections to windows, roof penetrations to worn out shingles, water is looking for a way to invade. In just a few hours, running water can destroy thousands of square feet of your building. Fortunately, some routine maintenance and advanced planning can help save your ministry from having to deal with major water damage.

Christian Freedom Church in rural North Carolina found out just how quickly water can move throughout your building. Their fast thinking likely saved them from totally losing their education wing.

Water Everywhere

Sunday services were carried out as usual at this rural North Carolina church. On Monday morning, the church secretary arrived at her regular time. Fortunately, instead of going straight to her office for the day, she decided to check on a portion of the building that included classrooms and the church's gymnasium. She immediately noticed the water,

everywhere, flooding the gym and working its way into the classrooms.

After receiving a call from the secretary, Doug Prestwood, an elder at the church, immediately sprang into action. He turned off the source of the water, which was an ice maker, and worked quickly to remove as much of the clean water as possible. After calling the ministry's insurance agent, Bruce Harriman with American Church Group of North Carolina, he called a water remediation company to help with the cleanup and drying process.

Not All Water is the Same

Before tackling a water cleanup, it's important to know the source of the water. Not all water is safe to remove on your own. Depending on the type of water, there may be special disposal requirements as well. "Water is organized into three categories and there are four classes of damage," said Karla Dowden, regional manager for ServiceMaster, a preferred vendor for Brotherhood Mutual.

The three water categories are:

1. **Clean water** – this includes water from water lines, water heaters, or appliances.

2. **Gray water** – this includes water with physical or chemical contaminants. Gray water is generally safe but can be slightly more difficult to clean.
3. **Black water** – this includes water contaminated by sewage, bacteria, fungi, river water, ground water, or standing water. This is the most difficult to clean. “Most items touched by category 3 water are not salvageable,” said Dowden.

The four damage classes are:

1. **Class 1 damage** is the easiest to clean up. It often involves minimal damage and is limited to a portion of a single room.
2. **Class 2 damage** involves additional cleanup procedures. The water damage is more extensive and can involve furniture, draperies, and other items that quickly absorb water.
3. **Class 3 damage** involves water that damages drywall, wood framing, and insulation. Removing drywall, ceiling tiles, and insulation may be necessary to dry the structure.
4. **Class 4 damage** involves an advanced level of cleanup. It requires special removal procedures and equipment. Damaged materials may include hardwood floors, plaster walls or ceilings, asbestos tile in older buildings, and others.

Defend Against Water

Since the church’s water emergency, Prestwood has implemented several steps to help keep an eye on the church’s facilities. “For example, we routinely monitor our water pressure. If we see a rise in pressure, we know to immediately replace our regulator,” said Prestwood.

It pays to keep an eye on your facilities to help avoid costly water damage. Not every emergency is avoidable, but having a routine inspection and maintenance plan is a good first step. Also, it’s important to know the location of your building’s main water shut-off valve. “ServiceMaster will show you its location and tag it for future reference, at no charge,” said Dowden.

Additionally, Brotherhood Mutual makes available Notion Smart Sensors to our customers. These smart sensors can detect and alert users the moment there is a water emergency, saving precious time and potentially avoiding disaster. It also may be a good idea to review your water damage coverage limits with your insurance agent. 🏠

IN CASE OF A WATER EMERGENCY



If your ministry is faced with a water emergency, it’s important to make some phone calls as soon as possible:

1. Your insurance agent or Brotherhood Mutual at 800-333-3371
2. A local plumber to shut off the water (if necessary)
3. A water remediation company, such as ServiceMaster. They’ll want to know the following information:
 - a. Your insurance agent or carrier
 - b. If you have a deductible and the amount
 - c. If you have water damage coverage
 - d. The approximate time of the event
 - e. If you’ve shut off the source of the water or called a plumber
 - f. The source of the water
 - g. The main areas affected and how long the water was running
 - h. The types of materials that are damaged, such as carpet, tile, vinyl flooring, or drywall
 - i. The size of the affected area

When it comes to hiring a professional water remediation company, the cost and time to cleanup a water-damaged ministry can vary greatly. Once the remediation company is on-site, they can provide additional information. “ServiceMaster doesn’t charge to visit and inspect water damage. If in doubt, it may be safest to call for an expert opinion,” said Karla Dowden, regional manager for ServiceMaster.



Download our Water Damage Prevention Checklist at brotherhoodmutual.com/db/crisis



HAIL NATURE'S UNPREDICTABLE ICE FURY

When Weston Kurz saw his '95 classic truck destroyed, he knew extensive damage to the school would follow.

In the early afternoon of June 19, 2018, severe thunderstorms with golf ball-sized hail rolled across Northern Colorado. Greeley, in the foothills of the Rocky Mountains, endured the brunt of the hailstorm.¹ The town suffered flash flooding and hail so deep that the public works department sent out snowplows to clear roads.

Kurz, the executive director of Dayspring Christian Academy—a Pre-K through Grade 12 school in Greeley—didn't know what damage the storm caused. From his interior office he could hear the hail, so loud that employees were shouting at each other over the pounding sound. "After the hail receded, we all walked out to see our destroyed vehicles." Kurz didn't have time to dwell on what happened to his classic truck.

He turned his attention skyward, to God for a prayer, and then to the roof.

Coloradans know that hail frequently comes with thunderstorms. The academic and gym buildings on Dayspring's campus are covered by a commercial metal

"HAIL ALLEY"

The eastern portion of Colorado is known as the Front Range, but it also shares another distinction: it's the epicenter of "hail alley," a cluster of states encompassing Colorado, Nebraska, and Wyoming.² While hailstorms can happen anywhere, and often do, the top five states for hail loss claims are ranked as follows:³

1. TEXAS
2. COLORADO
3. NEBRASKA
4. MISSOURI
5. KANSAS

roof, common in Colorado. It's durable and designed to take a beating. Some of the hailstorm damage was cosmetic, but other parts of the buildings experienced more extensive damage. The hail damaged seven air-conditioning units, gutters, and shingled roofs of a few of the outbuildings. The repairs, Kurz knew, would cost thousands.

A Ministry Insurance Specialist is the Key

Schools, colleges, and universities are especially vulnerable to expensive hail claims. In just a few minutes, a hailstorm quickly can damage several buildings, athletic fields, a press box, research structures like a greenhouse, or, in Dayspring's case, several HVAC units.

Ken Borrett, a ministry insurance specialist with American Church Group of Colorado, serves Dayspring and its insurance needs. "We had an adjuster out there right away." Work was done immediately to resolve leaking water caused by the damage. Repairs to the HVAC units, roofs, and gutters were completed well before school came back in session in August. Kurz puts it this way, "The whole thing, from repairs to payment, was a smooth, quick, and efficient process."

That's why Borrett stresses the importance of working with an insurance company that understands the needs of Christian ministries. "Being of like mind, the men and women in our agency build very strong relationships with our customers and Brotherhood Mutual shares our collective mission."

Kurz agrees. "Because Brotherhood Mutual knows who we are, the company knows our ethics. We don't have to explain anything. It really was the key for us." Having a trusted, independent agent in your corner doesn't hurt, either. Borrett said because Brotherhood Mutual agents are independent, they can act as advocates for their customers and help navigate the claims process. "We develop deep bonds with our customers," he said. "This school holds a special place in my heart because I watched its formation. It turns out quality kids."

As for Kurz's truck? It eventually was restored. "When I heard the hail, tears almost started falling. I'll never take my truck out if there's even the smallest chance for hail." 🏠

HAIL DAMAGE COSTS BILLIONS

\$10 BILLION in yearly hail-related losses from 2008-2018⁴

Hailstorms represent **70%** of the average annual property losses⁵

MAY: Top month for hail loss claims 2016-2018⁶

References

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WHEN HIGH WINDS HOWL

Protecting the inside of your building starts with the roof. Whether it's caused by a storm, tornado, or hurricane, wind damage to roofs is often just the beginning of more serious harm to your property. But implementing best practices can help minimize the destruction and keep your ministry running in the wake of a high-wind event.

One ministry's attention to risk management likely saved their building from additional loss. Manor Church in Lancaster, PA, experienced a series of storms one summer evening. The following morning, church staff noticed a few shingles laying on the ground. After closer inspection, they knew they needed a roofing contractor to assess the situation. "From the ground, we could see there was some damage, but we couldn't tell how much we actually had," said Bryan Gerlach, executive pastor at Manor Church. "It turned out that we had an extraordinary amount of shingles that were blown off the roof."

The ministry immediately contacted its roofing contractor to have some sections repaired. Larger areas of damage were covered up very quickly, keeping water out of the building. "Once we realized the extent, we immediately called Brotherhood Mutual," Gerlach said.

Start with the Roof

While high winds can cause significant damage to roofs, the resulting water penetration is often a far more serious threat. When howling winds strip your roof of its protective covering, keeping water out is the priority.

The Insurance Institute for Business & Home Safety (IBHS) offers a solution to enhance your building's defense against damaging weather: the FORTIFIED Roof™ method.



For a steep slope roof, it's typical to have shingles or metal panels over plywood. If water gets underneath the roofing material, it can enter your building through the gaps between each sheet of plywood. To prevent water infiltration, it's important to seal those gaps. Part of the FORTIFIED Roof process includes installing an adhesive membrane to the seams.

"If you lose some shingles or metal panels, water won't penetrate the building, which is where you see the biggest losses," said Chuck Miccolis, managing director of commercial lines for IBHS.

For flat roofs, a FORTIFIED Roof includes a margin of safety that keeps the flat roof attached to your building. "You want a strong roof, strong flashing, and strong connections to roof-mounted equipment," he said.

Strengthen in Stages

If a ministry building needs repairs, either through routine maintenance or storm damage, take the opportunity to install improved materials or implement advanced building techniques to improve the wind resistance. Your state's department of insurance website may provide information about approved products and installation techniques to achieve desired wind resistance.

For Manor Church, an important component of preventing wind and water damage is having a plan in place. "We regularly inspect our facilities and perform preventive maintenance," said Gerlach. "It's really about being good stewards of our facilities." 🏡

For more information about FORTIFIED Roof, visit [fortifiedcommercial.org](https://www.fortifiedcommercial.org)





FIRE PIT SAFETY

Many memories and hours of fellowship are made around outdoor fire pits. Your first concern—apart from who’s bringing marshmallows—should be safety.

A fire pit can be a permanently installed stone structure, a portable metal bowl, or a heavy-duty ring on bare ground. Whichever version you have on ministry property, manage the risks associated with an open flame and burning wood so that everyone can enjoy the fire.

Check Your Knowledge

According to the Consumer Products Safety Commission, injuries associated with fire pits tripled between 2008—2017; a quarter of the victims were under 5 years old.¹

Don’t take for granted that your fire pit is safe. Before you gather for warmth, easy conversation, and s’mores, take a moment to ensure your fire pit and supervision practices meet general safety standards. For instance:

- How far away from other structures, including trees, does your fire pit need to be located?
- How long does firewood need to dry to be properly seasoned for use?
- What are the three items you should have immediately available before you build your fire?

You can learn the answers to these questions plus brush up on

your fire pit safety knowledge at The Deacon's Bench Online. This article discusses fire pits that burn wood, but safety measures easily can extend to gas- or propane-style fire pits.

Read the full article at

[brotherhoodmutual.com/db/crisis](https://www.brotherhoodmutual.com/db/crisis)

¹ "Injuries from backyard fire pits on the rise, experts warn." NBC News, 29 June 2018. <https://www.nbcnews.com/health/kids-health/injuries-backyard-fire-pits-rise-experts-warn-n887416>.

WHO'S COOKING IN THE MINISTRY KITCHEN?

Unless you're running a commercial kitchen, chances are the answer to 'who's cooking in the ministry kitchen' often is home cooks in the form of ministry volunteers and organizers of facility rentals.

On average, home cooks cause 470 home cooking fires per day in the U.S. and \$1.2 billion in direct property damage.¹ For religious and funeral properties, cooking equipment caused 30% of all fires from 2007–2011.² While those are scary stats, home cooks help to further your mission—the food they prepare and serve are integral parts of sharing, fellowship, fundraising, and good works. Training, written and oral safety instructions, and regular maintenance help mitigate the risk of an injury-causing or property-destroying accident.

6 Tips Your Kitchen Users Should Know

Brotherhood Mutual commonly sees residential and combination kitchens* in many of our customers' ministries. Volunteers and renters most likely are home cooks who may be unfamiliar with the equipment or necessary safety practices of a larger kitchen.

To minimize the risk, provide kitchen users with training—both oral and written—and review with them these safety tips:

1. Post instructions and obtain a signed waiver.

Ideally, a staff member would be on hand to provide necessary instruction, make sure the equipment is being properly used, and to assist with any problems that may arise. Provide the kitchen user with written emergency contacts and phone numbers, too. The emergency evacuation plan should be clearly posted. Download a sample facilities use agreement from the Brotherhood Mutual Safety Library to get started.

GET TO KNOW YOUR KITCHEN VENTILATION SYSTEM

Our Kitchen Ventilation Safety Tips at [brotherhoodmutual.com/db/crisis](https://www.brotherhoodmutual.com/db/crisis) helps start the process. This 8-question resource is a must-read for all staff members that use and maintain kitchen facilities.

- 2. Provide fireproof aprons and rags.** Instruct kitchen users to wear provided aprons. Explain that cotton or synthetic aprons and rags are flammable and not safe to use.
- 3. Point out fire extinguishers.** Are your fire extinguishers clearly visible and regularly inspected? Do you have a fire alarm pull station near the kitchen? Ensure that kitchen users know where the extinguisher and pull station are located.
- 4. Use regulating deep fryers.** Pay extra attention to who's allowed to operate a deep-frying station or a pot of hot oil and how that equipment is being used. Children should be excluded from the area. Ensure that your deep-frying equipment self-regulates voltage and temperature; always follow the manufacturer's recommendations.
- 5. Ensure that cooking food has a buddy.** When food is cooking, a kitchen user needs to be present at all times. Unattended cooking is the leading cause of cooking fires and casualties.¹
- 6. Put it out, but when in doubt, get out.** Teach your kitchen users that if they have any doubt about suppressing a small fire, they should get out, close the door (if possible), and call 911 or your local emergency number. Remind users to never throw water on a grease fire.

Continued next page



You also can ask your local fire marshal to drop by for a visit. He or she can inspect your facilities for free and praise you for correct fire prevention steps or guide you on improvements.

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* A kitchen with residential counters and cabinets, but with commercial warming, cooking, and cooling equipment.

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KEEP OUT THE FIRE BUGS

Christian organizations often are targets of arson. An arsonist’s motives are varied—he or she may be triggered into action by compulsion, hate or revenge, to commit insurance fraud, or to cover up another crime, like a burglary. The resulting property damage and loss of valuable resources leaves a religious community feeling uneasy and unsafe.

From 2008 to 2017, intentional fires ranked second in causes of fires for educational institutions.¹ Only cooking fires ranked higher. Elementary schools have a high rate of arson fires, especially in the summer.² However, college campuses are not immune to arson—from 2016 to 2018, more than 700 intentional fires were reported nationwide.³

But the biggest threat of arson is, by far, to churches. Since 2000, houses of worship averaged 103 arson fires per year⁴ and resulted in \$28 million in property damage.⁵ While ministries may feel vulnerable to arsonists, they are by no means powerless. The U.S. Fire Administration says that arson often is a crime of opportunity;⁶ that means religious organizations have the opportunity to prevent occurrences.

To help strengthen your security and decrease opportunity, consider the following steps:

1. **Limit key access to all buildings**, including sheds and outbuildings; keep an up-to-date list of who holds keys.
2. **Lock up all flammables** and restrict who has permission to use the materials.
3. **Install motion sensor lighting** on the outside and inside of your building.
4. **Keep garbage containers** well away from the building and empty wastebaskets daily.
5. **Involve ministry leaders** or security team members in neighborhood watch programs.

Brotherhood Mutual offers several resources to help religious organizations combat arson fires. 📄

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⁶ “Protecting Homes Against Arson.” U.S. Department of Homeland Security, U.S. Fire Administration, April 2013, https://www.usfa.fema.gov/downloads/pdf/publications/protecting_homes_against_arson_print.pdf.



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Ministry Routing List

- Pastor
- Administrators
- Office Staff
- Board Members
- Other

WHAT'S INSIDE

In this issue you'll discover the steps you can take to protect ministry property from damage caused by wind, fire, water, and hail. While these types of events can be costly and disruptive, industry experts provide critical insight that can help your ministry today.

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