



Winter Water Damage Wherever You Are

Winter is on its way! Whether your church is in the snow belt or the sun belt, it is time to check the conditions in and around your church to prevent water damage. One of the most common and expensive causes of damage to churches is water. There are various causes, but many can be traced to deferred maintenance. Regardless of where your church is located, certain maintenance tasks should be completed each fall to prevent water damage to your church.

On the outside, it's all about drainage. If water can't quickly flow away from your building, then it's going to seep into the building or become a slip hazard. Before temperatures drop:

- Check for loose or missing shingles and secure flashings in val-

leys and around chimneys, skylights and vents.

- Consult a contractor to evaluate the ability of your roof to withstand the weight of ice and snow.
- Ensure all gutters and downspouts are securely attached to the facility to prevent damage from the weight of ice and snow.
- Clean all gutters and downspouts to make sure rain and melt water can properly drain away from the building. Be sure all gutters and downspouts can handle the volume of water expected.
- Check all exterior wood surfaces for cracked or missing paint. If there is missing or damaged paint, re-paint the area to seal

the surface to prevent damage.

On the inside, there are several items to check. Churches are commonly left unoccupied much of the time, leaving them vulnerable to water damage. When temperatures drop, or severe winter conditions arise, various kinds of water damage may follow, the most serious from burst plumbing. To mitigate the risk of freezing pipes:

- Insulate pipes that are within or near outside walls or windows. If the pipes are already insulated, check to ensure that the insulation is in good condition.
- Augment the existing alarm systems to include water detection and central station monitoring. Of course, when an alarm goes off, the breakage has already occurred,

Holiday Related Ignition Source Control and Safety



Christmas is one of the most cherished times of the year. However, there is an increased risk of fire and injury if proper precautions are not taken for outdoor lighting displays, candles, extension cords and space heaters.

According to the National Fire Protection Association (NFPA), from 2010 through 2014, an estimated 16,070 non-home electrical fires (structure fires that involved some type of electrical failure or malfunction) were reported each year. These fires resulted in an estimated annual average of 10 deaths, 200 injuries, and \$610 million in direct property damage.

Outdoor Light Displays

Outdoor lighting and other electrical decorations add to the splendor of the season, but if not used safely, can also increase the risks of fire, electrical shock hazards and employee injuries. Follow these steps from the American Public Power Association to protect your facility, employees and volunteers from electrical and fire hazards related to outdoor holiday decorations.

- Make sure all extension cords and electrical decorations used for outdoor decorating are marked for outdoor use.
- Outdoor electric lights and decorations should be plugged into circuits protected by ground fault circuit interrupters (GFCIs).

- Inspect all lights, decorations, and extension cords for damage.
- Install timers to control all indoor and outdoor electrical decorations or remember to turn them off before leaving the facility at the end of the day.
- Avoid overloading electrical outlets with too many decorations or electrical devices.
- Never connect more than three strings of incandescent lights together.
- Keep all decorations at least 3 feet away from heating equipment or an open flame.
- Purchase electrical decorations from reputable retailers and that are approved by a reputable testing lab such as UL, Intertek, or CSA.
- Fasten outdoor lights securely to trees, structures, or other firm supports to protect them from

wind damage, but take care not to attach the lights in a way that could damage the cord.

- Keep all cords and light strings clear of snow and standing water.
- Make sure spotlights used to illuminate decorations are well-ventilated, protected from weather, and a safe distance from flammable items.
- Always unplug electrical decorations before replacing bulbs/fuses.
- Use wooden or fiberglass ladders when decorating outdoors. Metal ladders conduct electricity. Inspect ladders for loose or missing screws, hinges, bolts, and nuts before using.
- Use the right ladder height, ensuring ladders extend at least three feet past the edge of the roof.

Candles

There's a special beauty and tranquility to candles, but a lit candle is also an open flame, and a potential fire hazard if not carefully monitored. Each year, church properties experience serious fires resulting from the misuse of candles. The U.S. Fire Administration reports an average of 1,300 church fires occur each year, causing around \$38 million in property loss. Sadly, many churches are older and are not outfitted with proper safety features. Approximately 65% of these fires happened in buildings with no smoke alarms

while 96% of the locations did not have sprinkler systems.

A study by the U.S. Consumer Product Safety Commission (CPSC) suggests that 85% of candle fires could be avoided if consumers followed three basic rules:

- *Never leave a burning candle unattended.*
- *Never burn a candle on or near anything that might catch fire.*
- *Keep candles out of the reach of children and pets.*

Since candles are an important symbol of the church and are readily used in churches, these guidelines from the NFPA must be followed to reduce the chance of fire in your facility.

- Candles should be placed in a sturdy candle holder.
- Handheld candles should not be passed from one person to another at any time.
- When lighting candles at a candle lighting service, have the person with the unlit candle dip their candle into the flame of the lit candle.
- Lit candles should not be placed in windows where a blind or curtain could catch fire.
- Candles placed on, or near tables, altars, or shrines, must be watched by an adult.
- If a candle must burn continuously, be sure it is enclosed in a glass container and placed in a sink, on a metal tray, or in a deep basin filled with water.
- Matches and lighters should be stored out of the reach of children, in a locked cabinet.
- Places of worship should be equipped with a smoke/fire detection and sprinkler system.
- Candles should be kept out of the reach of children and pets. Young children should never hold a lit candle.
- Consider providing battery-operated candles for children. A parent should decide when a child is mature enough to light a candle with supervision.

Remember, a candle is an open flame, which means that it can easily ignite anything that can burn. Make sure to use the proper precautions when lighting and using candles. As an alternative, consider using flameless candles.

Extension Cords

Extension cords are a convenient way to supply power right where you need it, but they can also create hazards. Regardless of the size or rating of the cord, an extension cord is a temporary solution. Cords are not meant to be used as a long-term extension of a permanent electrical system. A heavy reliance on extension cords is an indication that you have too few outlets to address your electrical needs. Have additional outlets installed where you need them.

The CPSC estimates that each year, about 4,000 injuries associated with electric extension cords are treated in hospital emergency rooms. About half are the result of people tripping over extension cords. CPSC also estimates that about 3,300 residential fires originate in extension cords each year, killing 50 people and injuring about 270 others. The most frequent causes of such fires are short circuits, overloading, damage and/or misuse of extension cords.

Follow these tips to use extension cords safely:

- Purchase only cords that have been approved by an independent testing laboratory.
- For outdoor projects, use only ones marked for outdoor use.
- Read the instructions about the cord's correct use and the amount of power it draws.
- Select cords that are rated to handle the wattage of the devices with which they'll be used. A cord's gauge indicates its size: The smaller the number, the larger the wire and the more electrical current the cord can handle.
- Also consider the length you'll need. Longer cords can't handle as much current as shorter cords.
- Choose cords with polarized or three-prong plugs.
- Use a GFCI with every extension cord which protects against the most common form of electrical shock – the ground fault.
- Keep extension cords out of high-traffic areas where they pose a tripping hazard.
- Do not run extension cords through walls or ceilings. This may cause the cord to overheat.
- Make sure that cords are not pinched in doors, windows, or under heavy furniture, which could damage the cord's insulation.
- Never remove an extension cord's

grounding pin in order to fit it into a two-prong outlet.

- Avoid powering multiple piece of equipment with one cord.
- Don't plug multiple cords together.
- Don't run extension cords under rugs or furniture.
- Never tape extension cords to floors or attach them to surfaces with staples or nails.
- Don't bend or coil cords when they're in use.
- Cover unused cord receptacles with childproof covers.
- Stop using extension cords that feel hot to the touch.
- Major appliances (refrigerators, dryers, washers, stoves, air conditioners, microwave ovens, etc.) should be plugged directly into a wall receptacle outlet.
- Always store cords indoors.
- Unplug extension cords when they're not in use.
- Replace worn, old or damaged extension cords right away.
- Pull the plug—not the cord—when disconnecting from the outlet.

Space Heaters

Portable electric space heaters are commonly used to provide supplemental heat during the colder months. Unfortunately, space heaters can increase the risk of fire and electric shock if not used properly.

According to the NFPA, the use of supplemental heating equipment, such as space heaters, is the leading cause of home fires from December - February, and the second leading cause of home fires year-round.

Space heater safety is not just a residential concern. Portable electric space heaters can also be found in use in commercial buildings across the country. As such, they also pose a major workplace safety hazard. Fires can be caused by space heaters without adequate safety features, space heaters placed near combustibles, or space heaters that are improperly plugged in.

A safety recommendation and recognized best practice is to prohibit space heaters in the workplace. If space heaters are allowed, providing training, enforcing safe use and having guidelines in place can reduce the risks to employees and facilities. The Electrical Safety Foundation International (ESFI) offers the following space heater safety tips:

- Employees should be required to obtain approval from a boss or facility manager prior to using a space heater.
- All space heaters should have the certification of an independent testing laboratory. Verify the device is approved for commercial use and has a switch that automatically shuts off the heater if it is tipped over.
- Before using any space heater, read the manufacturer's instructions and warning labels carefully.
- Inspect heaters for cracked or broken plugs or loose connections before each use. If frayed, worn or damaged, do not use the heater.
- Proper placement of space heaters is critical. Heaters must be kept at least three feet away from anything that can burn, including papers, clothing and rugs.
- Locate space heaters out of high traffic areas and doorways where they may pose a tripping hazard.
- Plug space heaters directly into a wall outlet. Do not use an extension cord or power strip.
- Do not plug any other electrical devices into the same outlet as the heater.
- Operating space heaters should never be left unattended. They should be turned off and unplugged at the end of the work day or whenever the employee leaves the room.
- Never use fuel powered (kerosene, propane, etc.) heaters due to the fire hazards they create.

Best Practices - Electrical Work/Repairs

All electrical work should be completed by a qualified electrician. A qualified electrician should be contacted if there is/are:

- Frequent problems with blowing fuses or tripping circuit breakers
- A tingling feeling when touching an electrical appliance
- Discolored or warm wall outlets
- A burning or rubbery smell coming from an appliance
- Flickering or dimming lights
- Sparks from an outlet



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Does Your Church Have a Boiler?

Yes, it's that time of year! Time to prepare your boiler for winter and ensure it will heat your church all winter long. Assuring that a boiler is well maintained, properly started and operating efficiently is necessary to ensure the longevity of your boiler, protect your building and the safety of your congregation.

Boilers are commonly used for heating by circulating hot water or steam to heat your church. In both steam heating systems and hot water systems, a boiler heats water with either fuel oil, natural gas, or electricity. The steam or hot water runs through the system to heat the radiators and then returns to the boiler to be heated again. It's recommended that you have your boiler system checked at least once a year by a licensed professional. A qualified technician will make any adjustments or repairs that are necessary to ensure your boiler is operating efficiently and safely; check all wires, connections, valves, and venting; and help you ensure the boiler is ready to start.

After the technician has completed his/her work, there are several items you can do throughout the winter to help maintain the boiler and protect your church.

- Make sure that electrical or natural gas service is not interrupted. For oil fired boilers, make sure you have enough supply. Your boiler requires a regular supply of oil or natural gas, and electricity. For oil burning units, implement a

system in place to monitor the fuel oil supply.

- Check the water level in the boiler. Operating the boiler without a sufficient amount of water ("low water") is one of leading causes of failures. If the water level is below the manufacturer's suggested level the boiler may shut down.
- Check for any plumbing leaks in and around the boiler that need to be repaired.
- Clean and clear the boiler room on a regular basis. Be sure to remove any flammable or unnecessary items. Boiler rooms should not be used for the storage of non boiler items.
- Maintain copies of routine boiler inspections that come to your office. Review the inspection document for any items that need to be addressed.
- Test all fire alarms in the boiler room and replace batteries on a routine basis.
- Inspect all fire extinguishers in the boiler room and have them serviced.
- Do not attempt to repair/service your boiler on your own. It is best to have a licensed professional inspect and repair your boiler.

For more information, visit www.InsuranceBoard.org where we have a Boiler Start-up Checklist and Inspection Log for you to download under the Safety Resources tab of the Property section.

If you participate in the Insurance Board program and notice your boiler certificate is expired, and you are in need of a new inspection, please contact the Boiler Inspection Hot Line at 800-333-4677. Have your Insurance Board policy number available.

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but you may be able to control the severity of the loss through early detection.

- Be sure that all staff have proper training on how to shut off the water valves in the event of a burst pipe.
- Keep the thermostat set at 55 Fahrenheit and be sure to open the doors in the cabinets under kitchen and bathroom sinks.
- Hire a professional to ensure that the valves to all exterior water sources are turned off and the lines are flushed. Also disconnect and drain any water hoses.
- Spending a few hours here and there on maintenance tasks helps you spot developing problems quickly and prevent costly repairs or damage down the road. For more information, please visit www.InsuranceBoard.org. We have information on Frozen Pipes and Winter Hazards that you can find in "Safety Resources" under the Property section. You can also send any questions to LossControl@InsuranceBoard.org.