



# Safety Outside Your Worship Center



**Church  
Mutual**   
INSURANCE

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Your worship  
center is an  
invaluable  
property,  
monetarily  
and spiritually,  
and its  
protection and  
upkeep is  
an important  
obligation.

*The Protection Series*

Church Mutual Insurance Company, S.I. (a stock insurer)<sup>1</sup>

<sup>1</sup>Church Mutual® is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/2020. S.I. = a stock insurer.

*Consider, too, the safety of people who come to your worship center.*

Each must navigate parking lots, sidewalks and stairs before opening a door to the building. Children, carefree and often without caution, romp on your playground. And, of all your property, these outside areas are continuously exposed to hazardous weather conditions that can threaten the safety of your members and property. That's why it's important for you to thoroughly inspect your grounds and establish regular maintenance schedules to improve safety.

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To assist you in this endeavor, we have prepared this booklet which contains checklists and tips — most of which are simple and inexpensive to execute. These checklists are based on safety studies and claims submitted to Church Mutual.

During these inspections, it is important to consider everyone who uses your facility: elderly, young children and people with disabilities. This will give you insights into the navigability and safety of your facility.

Isn't it time to take that stroll?



## *The exterior of your building.*

Your building is a house of worship, but don't overlook the fact that it also is a facility used constantly by large numbers of people. An accident is as likely to occur at a sanctuary or temple as at a school or other public building.

In fact, many religious facilities are old. This means that walkways, stairways and structural materials might be deteriorating, presenting an ever-increasing chance of accident and injury.

Safety awareness is just as important at your facility as anywhere else. Perhaps more so. Why not form a safety committee or add the subject of safety to your board's agenda? It's easy to start a safety program and it benefits everyone in your congregation — from the youngest member to the oldest. Additionally, it is advisable to schedule a thorough annual inspection with a licensed building inspector.

### **OK   NEEDS WORK**

- If your facility has a belfry, ladder, ropes, cables and fixtures make sure they are in good condition with stable access.
- Birds' nests are removed from chimneys, steeples and belfries. Openings are covered with wire mesh to prevent entry by birds and other animals.
- Shingles and chimney flashing are properly installed and in good condition.
- Asbestos shingles or siding are not damaged or crumbling. If so, they are considered unsafe and a specialist has been contacted.
- Chimneys and other masonry do not require tuck pointing.

**OK**   **NEEDS WORK**

- Gutters and downspouts are clear of leaves and debris and are cleaned annually.
- Stained glass windows are covered with a shatterproof material.
- Basement windows are covered with a grate that will hold at least 500 pounds.
- Large, plate-glass windows or doors are marked with tape or safety decals.
- Locks on all basement, first and second floor windows are in proper working condition.
- Stairs are free of debris and in good condition.
- Smooth, splinter-free handrails are provided for all steps, stairs and ramps.
- All exits, including emergency exits, are free from obstructions.
- Wheelchair-accessible ramps contain no obstacles, have not warped and are in good overall condition.
- Exterior lights and signage are lit properly and are visible.
- Exterior fire escapes are accessible and well maintained.
- Lawn mowers and all gasoline-powered equipment are stored in a detached building.
- Ladders are stored indoors or otherwise protected from the elements.
- All exterior doors open outward.
- All emergency exit doors are equipped with panic hardware.
- There are two exits, remote from each other, for each level of the building.



## *Parking lots, sidewalks and walkways.*

Provide safe access to your worship center. Keep in mind that, as our population ages, your facility might increasingly be frequented by the elderly — the group at greatest risk to have accidents and to suffer the most severe effects from falls. As a result, you should pay special attention to the needs and concerns of this group as you inspect exterior walkways.

### **OK    NEEDS WORK**

- Sidewalks, parking lots and other paved surfaces are intact, with no potholes or crumbling concrete.
- Walkways are free of debris and other tripping hazards.
- Cement parking blocks have been removed; they are a significant cause of tripping and injury.
- Driveway and parking lot chain barriers are equipped with reflectors for good visibility.
- Handrails are securely anchored.
- Parking lots are well-lit at night for security and safety.
- Parking lot traffic signs are in good condition and positioned for easy viewing.



## *Playground and children's safety.*

Children are often the most active, inquisitive members of your congregation. They're also very vulnerable to accidents and injury. Take extra care when looking over your children's facilities and be sure to think of safety when planning activities for children. A small investment of time will pay big dividends in the safety and happiness of your congregation's children.

### **OK    NEEDS WORK**

- Surfaces around playground equipment have at least 12 inches of wood chips, mulch, sand or pea gravel, or mats made of safety-tested rubber or rubber-like materials.
- Protective surface extends at least 6 feet in all directions from play equipment.
- Tripping hazards, such as exposed concrete footings, tree stumps and rocks are not in the play area.
- Play structures that are more than 30 inches high are spaced at least 9 feet apart.
- Playground equipment is securely anchored to prevent tipping.
- There is no dangerous hardware, such as open "S" hooks or protruding bolt ends.
- There are no sharp points or edges on equipment.
- Openings in guardrails or between ladder rungs measure no less than 3.5 inches and no more than 9 inches.
- All elevated surfaces, such as platforms and ramps, have guardrails to prevent falls.



## *Weather hazards.*

Cold weather, high winds, thunderstorms and rain — severe weather of any type can put special stress on your building’s structure and is a leading cause of slips and falls among congregation members. Being prepared for severe weather and responding to it promptly are your best accident deterrents.

### **Cold weather.**

#### **OK    NEEDS WORK**

- Snow is removed promptly from all entryways, sidewalks and parking lots.
- Ice and other slick spots are treated as soon as possible.
- Snow and ice are removed immediately from above doorways and walkways.
- A plan is in place for removing heavy snow or ice loads from roofs to prevent collapse.
- Downspouts do not direct water over walkways where it can freeze and create a slip and fall hazard.
- “Walk-off” mats are used at all entrances to collect grit, water, ice and snow and are cleaned frequently.

### **Rain and thunderstorms.**

#### **OK    NEEDS WORK**

- Your facility has a lightning protection system certified by the Lightning Protection Institute (LPI) or Underwriters Laboratories (UL).
- Annual inspections are conducted by the company that installed them or another qualified professional.
- All basement cracks or leaks are repaired. Leaks around windows and doors are caulked immediately.



## Wind.

### OK NEEDS WORK

- Buildings are free of overhanging branches and trees.
  - Broken windows and doors are replaced immediately.
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## *Exterior security.*

The sad truth is, burglary, robbery and arson strike at worship centers every day. If the exterior of your building offers enough of a deterrent, you can prevent crime from striking inside. Criminals usually work out of sight or in darkness. You can easily deny them cover with a little planning and foresight.

### OK NEEDS WORK

- All exterior doors are equipped with nonremovable hinges to prevent unauthorized access.
- All outside doors have deadbolt locks with a 1-inch throw. They are solid-core with jimmy-proof frames.
- All sliding glass doors and windows have a metal bar or broomstick in the track when closed.
- Locks are installed on all windows.
- Buildings are kept locked when unoccupied.
- Valuable objects cannot be seen through windows from the outside.
- Your building is protected by a burglar alarm.
- Personnel are assigned to check windows and exit doors for security before leaving the building at the end of the day.

**OK    NEEDS WORK**

- Shrubbery and other greenery is trimmed so as not to provide sheltered or hidden access to doors.
  - Grade-level and basement windows are kept free of shrubbery and other obstructions behind which burglars can hide.
  - Trees near your building are pruned back, so branches don't provide second story access.
  - Storage sheds are protected with lighting and case-hardened padlocks.
  - Exterior dusk-to-dawn lighting is used on all sides of the building.
  - Signs and exterior symbols are unbreakable, with individual lighting.
  - Arrangements have been made for regular police patrols or a security force drive-by at night.
  - Graffiti is removed as soon as it's sighted. Left unattended, experts say graffiti can spread like a virus.
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***If an accident should occur.***

You can set up your own emergency procedure and distribute it within the congregation. This way, if an accident or injury should occur, everyone will know what to do. The victim will receive help as quickly as possible. In serious accidents, gaining even a few extra minutes can save a life.

1. Make the victim as comfortable as possible. **DO NOT ATTEMPT TO MOVE THE VICTIM.** Keep him or her warm. Administer first aid only if you have the proper training.

2. Call an ambulance, the police or fire departments as necessary. It's best to call directly, rather than dialing the operator. Where it's available, dial the 911 emergency phone number. Don't forget to give the address clearly and distinctly.
3. Notify the victim's family. Explain the situation calmly. Tell the family that you have called an ambulance and that help is on the way. If the ambulance has already arrived, tell the family which hospital the victim is being taken to.
4. As soon as possible after the victim has been provided for, and a preliminary investigation has been made, inform your insurance agent of the accident. Tell what happened simply and factually. Provide the names of any witnesses. This will facilitate fast, equitable settlement of claims for those injured.



*For additional safety information, contact:*

Church Mutual's Risk Management Department, the National Safety Council, the U.S. Department of Labor, your local chapter of the American Red Cross® or your local police and fire departments. In most cases, information is free.

## Emergency Telephone Numbers:

Police:

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Fire:

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Gas:

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Electric:

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Ambulance:

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Hospital:

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Church Mutual Insurance Company, S.I.: (800) 554-2642

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## *Other Protection Series Booklets.*

Visit our website at [www.churchmutual.com](http://www.churchmutual.com) to view, print or download additional copies of this booklet and others in the Church Mutual Protection Series at no cost.

For more information, contact [riskconsulting@churchmutual.com](mailto:riskconsulting@churchmutual.com).

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