

Vacant and/or unoccupied buildings

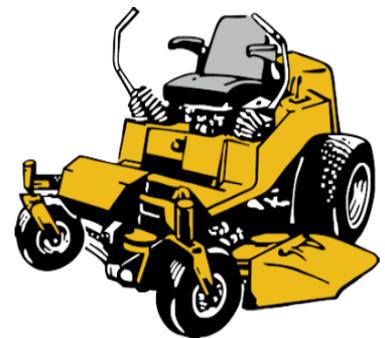
Please follow the below recommendations for any vacant or unoccupied property.

- Be sure building is well secured. Consider deadbolt locks or window security screens.
- Appropriate security lighting is important.
- Regular weekly checks need to be conducted on both the interior and exterior of the building to assure that no damage has occurred such as vandalism, break-ins, ect.
- During cold or wet weather you may need to make more frequent checks to assure heating units and or/ sump pumps are working properly, if applicable.
- If the building is not to be heated, contact the water supply company and instruct them to shut off the water supply to the building. Once it is shut off drain your entire system.
- All electrical breakers should be shut off , unless they are providing security lighting or heating if it is to remain operating.
- Continue to maintain the property by keeping the lawn mowed, shrubs, trees, and bushes trimmed and proper snow removal if necessary in the winter.

Landscaping/Seasonal Employees or Volunteers

Spring and summer bring with them more tasks to be completed such as maintaining landscaping and keeping the grass cut. It is important to make sure that if you are using volunteers for these duties you follow the below guidelines.

- No one under the age of 18 should operate tractors, trimmers, riding lawn mowers, or other power equipment.
- No persons, other than the operator, should ride on tractors or lawn mowers.
- Persons under the age of 16 should be given appropriate tasks according to their age and skill level. Raking or bagging would be acceptable. Heavy lifting should not be allowed. No one under the age of 16 should be allowed to use gas powered equipment.
- Stored fuel should be limited to 5 gallons or less and kept in a properly labeled and approved container. Type II safety cans are recommended.
- Safety glasses and hearing protection should be worn at all times.
- Manufacturer's maintenance and safety guidelines for all equipment should be followed and frequent inspection of the equipment is essential.
- All contracted labor must provide a certificate of insurance naming the Parish and Diocese of Sioux City.
- For any special circumstances contact Mark Wetz at (712)233-7559



Summer Maintenance Checklist

Although parish and school buildings need continuous care, some maintenance and repair work can't be completed during the school year. As summer nears, it is a good time to do a thorough inspection and assessment of your facilities. This makes it possible to preplan for some needed repairs and replacement. Please see some suggested items to check of your list.

Storage rooms

- Ensure storage rooms are clean and well organized.
- Secure all storage shelves to ensure they can not be pulled over.
- Ensure ladders or step stools are available to reach things on upper shelves and store heavier objects on the lower or middle shelves.

Building exterior and grounds

- Inspect areas around buildings for overgrown trees, shrubs, and plantings that are extending over roofs, sidewalks, parking areas and entry doors. Trim as needed.
- Inspect roofs for worn, loose, or missing shingles and loose or missing flashing. If the roof is old and showing wear, than it is time to replace it. Do not wait for a hail storm because it may never come and insurance coverage is not guaranteed if the roof was not properly maintained.
- Clean gutters and downspouts.
- Check building foundation for cracks and moisture seepage.
- Check exterior walls constructed of brick, stone, or block for any cracks or mortar joint problems.
- Inspect all sidewalks and repair as needed.
- Check for any raised areas such as ramps, curbs, speed bumps, and steps. Paint the perimeter with a two or three inch strip of paint to highlight the change in elevation.
- Check windows frames, glass, and screens for cracks and repair or replace as needed.

Safety equipment

- Check all fire extinguishers to ensure they have current inspection tags.
- Ensure fire alarm system and fire protection sprinkler system is inspected by a qualified inspector bi-annually.
- Check and resupply first aid kits.
- Check all rooms for posting of evacuation plans in case of an emergency.
- Test emergency lights and battery back-up exit signs.

Miscellaneous items

- Clean heating and air conditioning coils.
- Clean carpets.
- Remove and clean out P-traps.
- Check weather stripping on doors and windows.
- Check hardware on all doors to ensure they close and latch properly.
- Ensure handrails are secure.
- Ensure Televisions are properly secured to movable carts.
- Paper cutters should have proper finger guards in place.
- Check all tables, chairs, and desks for missing or broken screws. Replace as needed.
- Ensure all stoves, hood filters, and cooking areas are clean and free of grease and other flammable waste.
- Check cemetery head stones and make sure they are not loose or crumbling.

Severe Weather Season

Spring and summer present the chance of severe weather including thunderstorms with high winds, hail and even a possible tornado. As soon as the storm is over it is important to inspect property for possible damage. Before you can inspect anything you must verify that it is safe to do so. Make sure that there are no downed power lines. Make a visual check of all electrical items that may be affected by water or downed trees. When you have deemed it safe to start checking property for damage here are some things to look for.

- Identify the types of items that need to be secured and whether any trees or branches pose a direct threat to the property. Most damage from storms comes from fallen trees or branches.
- Examine the exterior of buildings for obvious signs of damage that could turn into bigger problems if not addressed immediately. A temporary fix may be necessary to protect from further damage.
- Check roof for damage such as missing shingles, torn metal, pooling water on flat roofs, and any visible leaks or broken vent pipes. While leaks are a concern for roofs, wind damage can also rip shingles off. This can usually be seen from the ground. Depending on the severity of the storm it may be a good idea to get a professional to inspect the roof.
- Lightening damage can be harder to find. It is not always visible or obvious. It can be structural damage or more commonly, it can effect various electrical systems.
- Examine the interior of buildings and look for obvious leaks and water staining.

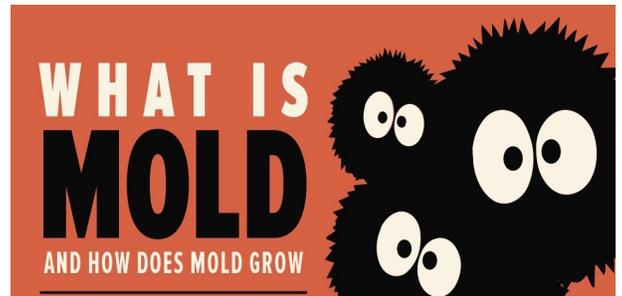


These are just some recommended checks you should perform after a storm. It is not recommended to have volunteers complete these inspections for storm damage. It is best for professionals who are trained to identify specific damages and hazards to examine the property. Lastly, it is not only important to complete the checks as soon as it is safe to do so but also notify your Diocesan Risk Management as soon as damage is found. Complete instructions for how to submit a claim and reach the Diocesan Risk Management department is included on the last page of this newsletter for your reference.

Water Damage and Mold

Water damage can be result from several causes such as flooding, sewer backup, air conditioning and plumbing leaks, roof leaks, condensation, construction defects, and faulty maintenance. There are three categories of water damage. Clean water that can originate from broken water lines, tub or sink overflows, or appliance malfunctions. Clean water contains no contaminants. The second category is gray water. Gray water contains a significant level of contaminants and has the potential to cause discomfort or sickness to people exposed to it. Lastly, black water contains pathogenic agents and is very unsafe. It includes sewage and other contaminated water sources affecting the indoor environment. All forms of flooding, surface water, and sewer backups are considered black water.

If not handled quickly and efficiently, problems with mold can develop. Mold is a fungus that typically begins as a tiny spore that will then continue to grow if they are in the right environment. They usually thrive in areas where they have the right temperature and sufficient moisture. If not mitigated properly, extensive time and expense could be required to remediate and repair water and mold damaged buildings.



When water damage loss occurs, it is essential that loss mitigation begins with a rapid response to preserve, protect, and secure property from additional damage. The longer moisture and humidity remains within the structure, the greater the potential for microbiological amplification.

Steps to follow if any water damage occurs:

1. Eliminate the source of the water as soon as possible.
2. Contact your Diocesan Risk Manager to notify them of a possible claim.
3. Determine the category of water loss. The category of loss will help determine if you can provide the mitigation internally or not.

Gray and Black water damage may need to be handled by a professional restoration company. There are many local or national restoration companies able to provide this service. Immediate contact with your Diocesan Risk Management will help in determining the appropriate company for your needs.

COVID-19

Due to the rapid spread of COVID-19 there is a lot of information and also misinformation going around. We will touch on a few things that you may be wondering about. The CDC has issued guidance and recommendations on cleaning and disinfecting on the CDC website at: <https://www.cdc.gov/coronavirus/2019-ncov/community/index.html>

You should practice routine cleaning of frequently touched surfaces such as door handles, light switches, desks, sinks, and faucets with household cleaners and EPA –registered disinfectants that are appropriate for each surface. All cleaning products contain instruction labels for the safe and effective use as well as which types of surfaces it can be used on.

Here are some tips/precautions to take when applying products:

- Wear disposable gloves when cleaning and disinfecting surfaces. Gloves should be discarded after each cleaning. Wash your hands with soap and water for 20 seconds after gloves are removed.
- If surfaces are dirty, they should be cleaned using detergent or soap and water prior to disinfecting.
- For disinfection diluted household bleach solutions, alcohol solutions with at least 70% alcohol, and most common EPA-registered household disinfectants should be effective.
- For soft surfaces such as carpet, rugs, and drapes, remove visible contamination and clean with appropriate cleaners indicated for use on these types of surfaces.
- Be sure to take precautions and properly ventilate each room while disinfecting . This will reduce the potential of inhaling excess fumes from the cleaning products.

If you are able to follow the cleaning and disinfecting guidelines set forth by the CDC, than it is not necessary to hire an outside cleaner to come in for additional cleaning and disinfecting of your buildings. It is thought that COVID-19 can live on surfaces such as door handles , laminated tops, and plastic for up to 2-3 days. In more moderate temperatures it may survive potentially longer. The current prevailing scientific information is that with time COVID-19 on surfaces will die in time. Consideration should be given to whether or not there is any real benefit to spending significant amounts of time and money on deep cleaning for churches and schools that are not currently in use.

WATCH OUT FOR SCAMS: You should be aware of scammers who are looking to profit off of the COVID-19 pandemic. A few examples of scams to look out for:

- People offering duct cleaning services or deep cleaning to rid your home or business of the Virus (traditional cleaning is enough)
- Disregard calls where people are claiming to be from the health department claiming someone you know has been infected and you can pay to have a kit mailed to you. (there is no current program where you can order a kit and have it sent to you)
- Government agencies will not charge for any services, so be wary of people claiming to be from a government agency.

If you would like more information, please contact Diocesan Risk Management. Contact information can be found on the last page of this newsletter or in you diocesan directory.



Church Mutual Nurse Hotline (844) 322-4662 - Option 1

Available for non-life-threatening injuries, 24 hours a day, 7 days a week.
If an injury is serious or life-threatening, call 911 immediately.

Worker's Compensation

Here's how it works:

Step one: Make the call at the time of injury

- Immediately report the injury to your manager and he or she will make the call.
- If your manager is not available, then you make the call.
- The nurse will retrieve pertinent facts about the injury.

Step two: The nurse recommendation

- Using state of the art triage systems, the nurse will provide guidance on injury treatment, either through first aid, the emergency room or a medical clinic.
- A summary of the call, including treatment instructions, will be provided along with the opportunity to ask questions or express concerns.

Step three: Debrief with manager, if present

- The nurse will summarize the call, the treatment recommendation and the level of urgency.

Step four: Timely record distribution

- If an outside referral is made, information will be transferred to the medical provider.
- The nurse will submit call information to Church Mutual, which will establish a formal claim only when outside care is administered.

For more information,
visit www.churchmutual.com/nursehotline.



Church Mutual Nurse Hotline
powered by **Medcor**[®]

Church Mutual Insurance Company assumes no liability and shall not be held liable for the consequences of any actions taken or forgone on the basis of the information provided in this document. Consultation with your local attorney specific to your unique circumstances should be completed before utilizing the information contained in this document. NAIC # 18767; CA Company ID # (2867-0)

© 2018 Church Mutual Insurance Company. All rights reserved. Protecting the Greater Good is a registered trademark of Church Mutual Insurance Company.

FM: 5995 (10-2018)

PROTECTING
THE GREATER
GOOD[®] | **Church
Mutual**
INSURANCE COMPANY

Claims Reporting

If you have a claim to report or questions about insurance, we encourage you to contact our local Sioux City Services Office either by phone or email. Our contact information is listed below. While the home office for Catholic Mutual is helpful, there are always delays in reporting to us that could be avoided if you contact us directly. We all have emails and cell phones and are available 24/7 to service your needs. Especially with a claim, timeliness is extremely important as we may be able to prevent or mitigate further damages from occurring.



P.O. Box 3379
Sioux City, IA 51102

Mark Wetz - Claims Risk Manager
Phone: 712-233-7559
Fax: 712-233-7528
Email: mwetz@catholicmutual.org

Jessica Wilcox - Risk Mgmt. Coordinator
Phone: 712-233-7559
Fax: 712-233-7528
Email: jessicaw@scdiocese.org