

## From the Claims Desk: Volunteers and Warm Weather Equipment

Hedge clippers. Lawnmowers. Ladders. All kinds of equipment get used by volunteers at religious organizations as summer begins. “Churches that don’t have contracts with gardeners often use volunteers to help with landscaping,” Sam Carucci, Vice President, Claims, for the Church Insurance Companies, says. “It’s a great way for them to pitch in and feel pride in their communities.”

But before you hand over the key to the storage shed, conduct a training session so volunteers know the limits and dangers of the equipment. “People will unthinkingly push equipment to do things it’s not meant to do,” Sam says. “And that’s one way they get hurt.” He cites the example of someone riding a mower at too steep an angle, which could cause the machine to roll over. “That could severely injure or even kill a person,” he says.

Regardless of how innocuous or simple to operate the equipment may seem, go through a quick tutorial with volunteers. Sam cites the ladder as an example of a seemingly harmless accessory whose handling requires care. “Not all ladders are basic A-frames any longer,” he points out. Some extension ladders require complex folding techniques, and incorrect hand placement could maim the user. He urges church leaders to err on the side of caution by going over the proper way to maneuver ladders.

### **Not Just Personal Injury**

Equipment—even when correctly used—can sometimes cause property damage if precautions aren’t taken. For example, Sam says, “We get a lot of stained glass window claims around this time of year. It’s because rocks and debris fly from the lawnmower or the weed trimmer. Stained glass is very expensive and difficult to repair. Only a few people in the country actually can do it correctly.”

One good way to keep stained glass safe is to put a protective layer of plexiglass over the window. “My own church has done that, and you can see scratches on the plexiglass, which shows there would have been damage to the windows if it weren’t there,” Sam says.

He recognizes that installing protective coverings for stained glass can be a costly undertaking, but not doing so puts churches at risk for a greater expense if damage happens.

### **Accept the Help**

“Lawn and garden maintenance is the type of work that volunteers can do. Volunteers can plant flowers, rake, touch up a paint job, and—yes—mow lawns and prune hedges, and do much more outdoors work,” Sam says. High school students with service hours to fill may find this a fun way to participate in the church community. “Just make sure they know how to use the equipment and proceed carefully,” he cautions.

Should your organization have a claim, call **Church Insurance** and a Church Insurance representative will help guide you through the claims process.