

## From the Claims Desk: Spring Clean-up Can Prevent Claims

Everyone can benefit from a good spring cleaning. What does spring cleaning mean for churches? Removing any outside debris that may have gathered over the winter, and doing a series of checks to make sure that your facilities are properly maintained.

Sam Carucci, Vice President, Claims, for the Church Insurance Companies, says, “Churches should have a scheduled time when sextons (or someone on the maintenance team) walk around the facility to make sure there aren’t any obvious dangers due to a failure to maintain.”

He suggests that these efforts be ongoing. “You know you have regular Sunday visitors, but do you also have AA meetings on Tuesday mornings, or therapy that happens once a month? Know the schedule for who’s going to be there for what reason so you can make sure there are no dangerous conditions.”

### Spring Forward

Spring cleaning isn’t just raking leaves and cleaning out closets. To truly reduce your risk, it should involve checking smoke detectors, light bulbs (interior and exterior), and other systems (such as sprinklers and alarms) to make sure everything is operational. Sam suggests that moving your clocks an hour forward could act as a reminder to take these steps.

“Some claims are brought on by security issues,” Sam says. Churches are responsible for providing a secure environment for visitors, and lighting is an important component. “You never know who’s loitering outside, so the property should be properly lit to deter that type of activity. If your property isn’t adequately lit, it can even invite criminal activity,” he says.

### The Rainy Season

May flowers are nice, but spring showers can cause a lot of issues if churches don’t plan ahead. Sam recommends copying what commercial buildings do during heavy rains and following suit. “They put down mats by the doors. The easiest place to slip is the ingress/egress of a building.” The mats soak up excess water and help prevent slip-and-falls.

The rainy season may also kick up debris and high winds and cause standing water. Plus, there could be leaves from autumn that were left and sat through the winter. Sam says church employees or volunteers should clear that material so stairs and walkways can be easily traveled.

“If you have a stairway that is properly lit and cleared of debris and standing water, it isn’t considered to be a liability for the church if someone happens to fall,” he says, because the property was well-maintained. But if leaves obscure a step at the bottom of a flight of stairs and someone trips, you could be liable.

Sam puts it this way: “You don’t want to contribute to people getting hurt. The best defense is to have a good plan in place.”

**Consider Another Hazard: Harassment and Misconduct**

This might not sound like spring cleaning, but often, churches call for volunteers to perform spring clean-up activities. While this is a great idea, especially for kids who may earn school credit for helping out, Sam cautions that having unsupervised volunteers and children working together could result in a harassment or sexual abuse claim.

“Always keep in mind that you should have an adult monitoring volunteers,” he says. “It should be someone at a management or leadership level who has taken training classes on sexual harassment and abuse.”

The change of seasons is a great time to inspect your property to make sure your church is providing a safe environment. We wish you a happy spring, and a productive spring clean-up!