Prevention of injuries and losses is most important to the Diocese for at least three reasons. First, we want to avoid the pain, suffering and inconvenience that may accompany accidents. Second, minimizing losses acts directly to reduce insurance premiums. Third, every extra dollar paid in premiums due to preventable losses is a dollar unavailable to furthering the work of the Diocese. Your personal commitment to preventing losses is essential to the success of loss prevention.

Each day we interact with our parishioners, volunteers, employees, students and the public. We must maintain our facilities and conduct our ministries in a safe manner if we are to minimize accidents that cause injury to people (or damage to their property).

There are five sections to this manual:
1. Parish Operations
2. School and Religious Education Programs and Activities
3. Property and Maintenance
4. Self-Inspection Checklists
5. Diocesan Guidelines and Forms

This manual may not contain all the answers to your loss prevention and risk management questions. However, your good common sense and the guidelines in the manual should help you prevent losses and minimize insurance premiums.

If you have questions, contact:

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Diocese of Santa Rosa  
Property and Risk Management  
Phone: 707-566-3373  Fax:707-542-9702  
krighetti@srdiocese.org
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I. PARISH OPERATIONS

A. THE USE OF VEHICLES

1. VEHICLES OWNED BY THE DIOCESE:

_Only Diocesan employees should drive vehicles owned by the Diocese and only for Diocesan business._ Employees who drive Diocesan vehicles must have a valid driver's license and a clean driving record.

Each Diocesan vehicle should be equipped with a Vehicle Insurance Identification Card and Vehicle Incident Report Form.

We strongly discourage permitting volunteers to drive Diocesan vehicles. If it is necessary to allow a volunteer to drive a diocesan vehicle, he/she must meet the criteria outlined under the following section (“Vehicles Owned by Volunteers or Employees Used on Parish Business) and receive specific approval from the pastor or administrator.

2. VEHICLES OWNED BY EMPLOYEES OR VOLUNTEERS USED ON PARISH BUSINESS:

Employees and volunteers may wish to use their personal vehicles on parish business, from time to time, for example, Eucharistic Ministers of the Sick. It is important to note here that parishes and other organizations have been held liable for the acts of Employees and Volunteers. _“If employees or volunteers drive their own cars on your behalf, you very well may end up paying for their accidents.“_

When personally owned vehicles are used for church or school business, the following recommendations should be followed:

a. **Reduce the use of all vehicles to the absolute minimum.** Necessity should be the watchword.
b. **Drivers should be over 25 years of age.** Age and health as well as physical and mental condition are all factors to consider.
c. Drivers must have a valid, driver's license. Keep a copy of each driver's license on file.
d. The driver must carry liability insurance as required by state law. This is a key element since, in the event of an accident; the driver's insurance coverage pays out before the diocesan insurance comes into play. The types of coverage for an individual insurance policy appear on the declaration page. Keep on file a copy of the current declaration of coverage, along with a copy of the driver's license for each person who will be driving on parish/school business.
e. Each occupant must have and use a seat belt.
f. No one may ride in the bed of pick-up trucks.
g. Use chartered transportation for field trips whenever possible.
3. **OPERATION OF VEHICLES THAT BELONG TO MEMBERS OF THE PUBLIC:**

*We recommend instructing Diocesan employees and volunteers not to drive motor vehicles that belong to others in conjunction with Diocesan events.* Car washes and valet parking are the obvious examples of operations that might involve an employee or volunteer operating a motor vehicle belonging to others. To avoid this, arrange car washes so that patrons drive their own cars. Avoid valet parking or use valet services provided by contractors. Make sure that the contractors provide evidence of insurance and the required additional endorsements.

4. **OPERATION OF DIOCESAN VEHICLES BY PRIESTS FROM ANOTHER DIOCESE OR COUNTRY:**

Many pastors as well as associates invite priests from another diocese or country to supply for them during their vacation time. In these situations, the pastor is responsible to see that the priest is qualified in operating any of the parish vehicles.

Due to state laws regarding drivers, it is imperative that these priests have an understanding of our basic driving laws. Obtain a photocopy of their State or International Drivers License to insure that these individuals are licensed validly in your state. Keep this information on file.

5. **REPORTING MOTOR VEHICLE CHANGES:**

Whenever there are additions or deletions of motor vehicles at a Diocesan location, the person in charge at that location, or someone acting on his or her behalf, should immediately provide detailed information to the diocesan Property and Risk management representative (Kelly Righetti). This information should include the year, make, model, vehicle identification, license number, and where garaged.

6. **DO YOUR PART IN PREVENTING VEHICLE ACCIDENTS:**

Six types of vehicle accidents tend to dominate in terms of number of claims and claims cost. They are:

- Colliding with another vehicle in an intersection
- "Rear ending" another vehicle
- Hitting parked vehicles
- Backing into vehicles or objects
- Sideswiping a vehicle or object
- Hitting pedestrians, bicyclists, etc.
Techniques to avoid these common accidents include:

- Yielding the right of way
- Observing traffic signs and lights
- Maintaining a safe following distance
- Not relying solely on mirrors while backing up or making lane changes
- Maneuvering slowly in parking areas
- Looking out for pedestrians and bicyclists, as well as for vehicles
- Not drinking and driving or driving while on medication that may impair driving abilities.
- Using “hands free” equipment for your cell phone and not texting while driving

The greatest cause of vehicle accidents is the person behind the steering wheel. It is your responsibility to *Drive Defensively*.

### B. PARISH FUNCTIONS

#### 1. USE OF VOLUNTEERS:

*Certain tasks* created an unacceptable level of liability risk when volunteers perform them, whether or not the volunteers are qualified. Severe injuries have occurred and Catholic Mutual Group (our liability insurance provider) has paid large financial claims due to injuries to volunteers resulting from: falls, the use of power equipment, and strenuous labor.

The following guidelines present general loss control recommendations regarding the scope of volunteer services. Please check with the Department of Property and Risk Management regarding the specific Diocesan guidelines.

a. Contractors who donate their services must meet the same insurance and contract requirements as paid contractors before beginning work (see the Diocesan Construction Manual for details on insurance and contract requirements for contractors).

b. Before allowing volunteers to begin work on a job, think about the hazards associated with the tasks. For example, does the job require special equipment? Is there a potential for falling objects? Will the job require moving very heavy objects? Is there a possibility for physical injury? Is this a job for a contractor (i.e. does the job require specialize equipment or skills)? A “yes” answer to any of the above questions would indicate that volunteer labor is not appropriate for the task. The *cost of a relatively minor injury to a volunteer could easily offset the cost of having a job done professionally*.

c. Working above ground level: Falls, even from modest heights, can result in a catastrophic injury. *Whenever possible, volunteers should work at ground level.*
d. Ladders:
   - Wooden ladders are prohibited
   - Do not allow anyone under 21 years of age to climb any ladder.
   - Volunteers should not climb higher than five feet off the ground.
   - Inspect ladders before each use to assure that side rails and rungs are not broken or split and that the ladder is in good condition.
   - Follow the manufacturer's directions for use (generally affixed to the ladder). Only those with proper physical ability and training should use ladders.

e. Scaffolds:
   - Scaffolding fall under the category of “special equipment” mentioned in section b. above and thus a job requiring scaffolding is inappropriate for volunteer labor (no volunteers on scaffolding).

f. Portable Work Platforms and Personnel Lifts:
   - Portable Work Platforms and Personnel lifts (such as scissors lifts, boom buckets, cherry pickers, etc.) also constitute “special equipment” and are not for volunteers.

g. Painting: The five foot height limitation restricts the scope of painting operations for volunteers. In addition to the need for working above ground level, there are other serious hazards with painting operations. These hazards include improper lifting of heavy materials, misuse of spray painting equipment and chemical injury due to solvents and improper disposal methods.
   - Do not allow Volunteers to use "airless” spray painting equipment.
   - Restrict volunteers to using water based paints.
   - Provide volunteers with training on the safe and proper use of paint scrapers or other sharp tools associated with the painting process before allowing them to use these tools.
   - Require volunteers to use personal protective equipment, such as safety glasses, masks, gloves, etc., that are appropriate for the job.

h. Electrical and Structural Work: Laws (in the form of building codes) govern electrical and structural work. This means that specialize knowledge and skills and sometime licensing is required. So, use contractors for all electrical and structural work.
i. Hand and Power Tools: Serious wounds, amputations and electric shock represent severe liability exposures associated with power tool use. Hand tools can also cause serious injury. **Generally, the use of power tools by volunteers should be discouraged.** At the very least, insure that volunteers and employees are trained in the safe and proper use of power tools prior to their use.

- No one under 21 years of age should be allowed to operate power tools.
- Parish owned power tools should not be used by volunteers.
- Appropriate personal protective equipment must be worn by all operating any power tools.
- Power tools such as pneumatic nail and staple guns must not be operated by untrained volunteers.
- The use of specialized power tools such as power augers, concrete saws, abrasive saws, power saws, etc. by volunteers should be avoided.
- The use of hand tools also presents a substantial exposure to bodily injury. Using common sense and protective equipment (such as safety glasses) are key to safe hand tool use.

j. Lawn and Garden Equipment: Electric and gasoline powered lawn and garden equipment (lawn mowers, hedge trimmers, string trimmers, etc.) present potentially severe exposures to bodily injury. We recommend that untrained volunteers not operate such equipment. If volunteers are, for some reason, allowed to operate powered lawn and garden equipment, such operation should be in compliance with the recommendations outlined under “i. Hand and Power Tools.” (See above section)

k. Lifting: Back injuries are a common result of improper lifting techniques. It is extremely important that sufficient help is available when volunteers are moving any type of heavy or awkward objects. Mechanical lifting and moving aids should be used as necessary; safety belts should always be worn when lifting. **Children and seniors should not be allowed to perform heavy lifting.**

l. Rigging and Hoisting: Operations that require special rigging and hoisting equipment is not appropriate for volunteer labor.

m. Tree Trimming: Except for light pruning, tree trimming should be performed by professionals only.

n. Roof Work: Volunteers should not work on or about the roof, including rain gutters of any building.

o. Security Services: Volunteers should not perform security services for Diocesan events. Utilize professional, licensed and insured security contractors.
2. FESTIVALS AND FIESTAS:

Festivals or Fiestas are often the largest single fundraiser on the parish calendar. In order to minimize the liabilities presented by such events, we recommend:

- Volunteers helping to set up or tear down decorations and booths should do so in accordance with previously mentioned section on volunteers.
- All construction and electrical work must conform to applicable codes. Special attention should be paid to the arrangement of electrical power cords so that tripping and electric shock hazards are minimized;
- Temporary structures made of fabric, such as tents must be non-flammable or treated with flame retardant. Please check with your local fire department for details;
- Decorations must be non-flammable or treated with a fire retardant as required by the local fire department. The use of large hanging decorations within buildings is strongly discouraged;
- Make provisions for crowd control and security. If guard services are used, they should fulfill the insurance requirements outlined in Contracts for Services. Volunteers should not provide security services. If armed guards are required, the event should probably not take place.
- The serving of alcoholic beverages is strongly discouraged. If alcohol is served, it must be closely monitored;
- Sanitary food service procedures (including proper refrigeration) need to be exercised.
- Fire extinguishers of the appropriate size and type must be available in any area where cooking takes place;
- Dunk tanks must not be used due to the numerous and costly losses experienced with this particular item.
- If carnival amusement rides are to be used, please obtain approval from the Department of Properties and Risk Management as well as obtaining their assistance in the monitoring of the carnival company’s fulfillment of diocesan insurance requirements. Please report the complete name and address of each carnival company used. In addition, please forward a copy of the contractor services and the certificate of insurance prior to signature See Contracts for Services, Page 11
- The festival or fiesta area should be inspected for physical hazards each day using the Self-Inspection Checklist, Section 4.
- Please see Emergency Planning Page 10 Section 6
- Please see Slips/trips and Fall Accidents Page 19 Section 1
- Please see Alcoholic Beverages Page 10 Section 4.
3. **HIGH RISK ACTIVITIES TO AVOID:**

Every parish/school sponsored event creates a liability for the Diocese. Before planning parish/school functions, we encourage you to balance the benefits anticipated with the unavoidable liabilities. *Some activities create such a great liability that they cannot be justified.* Avoid the sponsorship of or involvement in the following activities:

- Raft, kayak, canoe or similar trips not operated by a professional organization
- Water and snow skiing
- Wind and water surfing
- Parachute sailing or jumping
- Hang gliding
- Boxing or wrestling matches, martial arts, etc
- Dunk tanks
- Fireworks sales and displays
- Any event involving motorcycles or all terrain vehicles
- Any event involving livestock
- Trampolines/ Party Jumpers
- Mountaineering and rock climbing
- Hayrides
- Bungee jumping
- Ice and roller skating
- Skate boarding and Rollerblade hockey
- Any event involving aircraft, including hot air balloon rides
- Surf/Boogie boarding
- Use of watercraft in general

Avoid certain activities provided by carnival operators such, as mechanical rides, Bungee jumping, human fly, etc.

*If you are considering participation in any of the above activities, or other unusual activities, please call the Department of Property and Risk Management (707) 566-3373 at the Chancery immediately.*
4. **ALCOHOLIC BEVERAGES:**

Serving alcoholic beverages of any kind creates a severe liability exposure. The Diocese suggests the following guidelines to help minimize the loss exposure:

- Check Identification and do not serve alcohol to anyone under the age of 21.
- Whenever possible, have a caterer contracted to serve alcohol at an event. The caterer should provide evidence of full Liquor Liability insurance. Please refer to the Office of Property and Risk Management for assistance in such cases;
- Do not allow "Open Bars" at any event. Use of tokens or other means to restrict the number of drinks available to a single person is encouraged;
- Substantial food should be served at any event where alcohol is served;
- Non-alcoholic beverages should be offered at any event where alcohol is served;
- Designate responsible adults (over 21) as bartenders. Bartenders may not drink alcohol during the event;
- Liquor should be measured when drinks are poured;
- Take all steps necessary to prevent participants from becoming intoxicated. Stop alcohol sales/servings at least one hour prior to the end of event.

5. **USE OF NON-DIOCESAN OWNED FACILITIES OR PREMISES:**

If you plan to use facilities or premises not owned by the Diocese for a parish function, please provide a copy of any related contract or agreement, along with a full description of the proposed activity to the Office of Risk Management, at least 30 days in advance, for review and approval. This review is necessary in order to meet the insurance and hold harmless requirements of agreements and to make changes in adverse agreements.

Well in advance of the use of such a facility, please make a review using the Self-Inspection Checklists in Section 4. Alert facility owners of any concerns. Call the Office of Risk Management if you have questions regarding facility inspection.
6. **EMERGENCY PLANNING:**

Proper emergency planning is necessary in order to minimize insurance losses. *Anticipate the types of emergencies that may occur including fire, medical emergency, earthquake, bomb threat and flood. Plan for each.* Items to incorporate in your emergency plan should include:

- Assignment of responsibilities in case of emergency. Include back-up assignments;
- Method to be used to announce emergencies (fire alarm, public address, etc.);
- Method to report emergencies to the proper authorities to ensure prompt response;
- Determine if your telephone system will work in the event of power failure. Make arrangements so that at least one phone line can be used while power is out;
- What to do and say if disaster (earthquake for example) strikes when the church or other facility is occupied;
- Plan and assign evacuation routes. Post copies of evacuation routes;
- Plan for prompt, safe and efficient evacuation of all occupants including children, the physically disabled and the elderly;
- Plan for first aid;
- Procedures for shutting off utilities as required;
- Plan for salvage, recovery and getting back to business as usual;

Once you have formulated your basic plans:

- Perform periodic drills as needed;
- Keep in contact with your local fire department. The fire department should be familiar with your facility and any special hazards associated with it;
- Post emergency telephone numbers and brief "What to Do In Case of Emergency" instructions;
- Post procedures near telephones. Review the plan with your staff,
- Periodically make self inspections of your premises for common hazards and make repairs as necessary before an accident occurs;
- Assure that alarm systems and fire protection systems, including fire extinguishers, are maintained on scheduled basis by a qualified contractor;
- Understand how to report claims and be familiar with claims reporting forms.

For further information, please refer to your diocesan emergency planning guides.
C. CONTRACTS FOR SERVICES

Before the parish enters into a contract for goods and services (building, repair, janitorial, landscaping, security, etc.), the parish must obtain a Certificate of Insurance and an Additional Insured Endorsement from the other contracting party. Copies of the contract, along with an explanation of the services required, and the name of the parish contact person, must be forwarded to the Office of Risk Management at least 30 days prior to the contract commencement. This is necessary to assure compliance with diocesan insurance requirements. The following insurance requirements are typical.

1. REQUIRED COVERAGES AND LIMITS OF LIABILITY:

Typically, all contractors and other service providers should provide evidence of comprehensive general liability (including premises/operations, contractual and products/completed operations liability), employer’s liability and workers’ compensation insurance. Evidence of automobile liability insurance must also be provided if the contractor operates any motor vehicle on your premises or in the performance of the contract.

In the case of general liability, employers' liability and automobile liability, a $2,000,000 limit is usually required. Higher general or automobile liability limits may be required in some cases (bus charters, major building contracts, etc.).

Performance bonds and labor and material payment bonds may also be required for building or repair contracts. See Diocesan Guidelines.

2. CERTIFICATE AND ENDORSEMENT:

A Certificate of Insurance evidencing the required coverages and limits of liability must be obtained and the Roman Catholic Bishop of Santa Rosa, a Corporation Sole must be endorsed on the contractor's General Liability policy as an Additional Named Insured. Special wording is required on the endorsement to help assure that the interests of the Diocese are protected.

Please refer to the Office of Property and Risk Management for advice prior to signing any contract. The Office of Property and Risk Management will provide a mandatory insurance addendum to contracts. This addendum spells out the insurance requirements to be fulfilled by the contractor.
3. NON-PARISH FUNCTIONS - GROUPS OR INDIVIDUALS USING PARISH FACILITIES:

Except for parish/school sponsored functions, the use of parish facilities should be limited as follows:

a. Short Term Use of Premises and Insurance Requirements:

   Short Term Use of Premises refers to events that are usually of no more than two days in duration. Obtain Chancery approval for short term usage exceeding two days. Also, see Long Term Use of Premises and Insurance Requirements below.

   Each facility user (individual or group) must purchase the single event insurance policy available through the Office of Risk Management. Clear any exceptions through the appropriate chancery representative.

   Individuals or groups may not use parish premises for any activity that may be excluded by the single event policy including, but not limited to:

   - Athletic practices or contests of any kind. (See General Guidelines below for additional information regarding athletic users);
   - Rock Band Events
   - Firework Sales and Displays Carnivals
   - Use of any mechanically operated amusement device See High Risk Activities to be avoided.

b. General Guidelines:

   In order to minimize the risk of liability loss due to use of parish facilities, we recommend:

   - No one under the age of 21 should be allowed to solicit the use of the facility.
   - A minimum of two adults should be supervising any activity.
   - If the facility is to be used by persons under 18 years of age (a scout troop, for example), chaperons over 25 must be provided by the sponsoring group.
   - No one under 21, or any chaperon, may consume alcohol on premises.
   - Extra hazardous activities (such as sport activities) require special consideration and higher insurance limits. The Single Event policy excludes all athletic activities.
• If facility use is requested by a non-Diocesan Sports League or group (Little League Baseball, Pop Warner Football, etc.) for an athletic practice or competition of any kind, special guidelines and increased limits of liability apply. Please refer to the Office of Risk Management for approval.

• High risk activities must be avoided. (See High Risk Activities) Page 9

• If parish owned kitchen facilities, utensils, etc., are to be used, they must be thoroughly cleaned before the event and refrigerators must be checked to assure that they are functioning properly.

• Decorations must be non-flammable or treated with fire retardant as required by the local fire department. Hanging decorations should not be allowed.

• The facility should be inspected before and after an event using the Self-inspection Checklist.

• Please see Fire and Emergency Life Safety.

• Please see Alcoholic Beverages.

c. Long Term Use of Premises and Insurance Requirements:

Long Term Use of Premises refers to the leasing or renting of our premises (or portion thereof) to non-profit groups, usually for 30 days or more.

*Please contact the Office of Property and Risk Management for approval prior to entering into lease or rental agreements and to receive pertinent Diocesan insurance requirements.*

See "General Guidelines".

Specific Fire & Building Code requirements apply to all lease or rental situations. *The suitability of the proposed occupants operations must be carefully examined in view of the building (or portion thereof) to be used.* It is best to use buildings for the purpose for which they were designed. Please alert the Office of Property and Risk Management when proposed tenant operations differ from the current use for which the building is permitted by the city, fire department, etc.
II. RECOMMENDATIONS FOR SCHOOL, RELIGIOUS EDUCATION PROGRAMS, AND ACTIVITIES

A. ARRIVAL AND DISMISSAL PROCEDURES FOR ELEMENTARY SCHOOLS

*Children must be continuously supervised by responsible adults while in your care.*

In order to help eliminate serious injuries to children and costly liability losses, elementary schools should develop procedures for arrival and dismissal of school children. New policies or existing ones should be written or evaluated to include the following:

1. Arrival and Dismissal should be supervised by at least 3 - 4 teachers and/or parents (30 minutes before and after school.)

2. Children should be dropped off and picked up only in designated parking areas. If parents park on side streets to drop children off before school, they should accompany their children to the school. The same is true with dismissal procedures; if the parents are parking on side streets to pick their children up, they should accompany their children back to the car from the area of dismissal. To help eliminate the possibility of children running into the streets and being struck by a passing car, teachers and/or parents must supervise these areas.

3. A clear distinction should be made between the area where children are waiting for their parents and the area where parents are driving in or parking.

4. Local police departments should be consulted as to the appropriateness and availability of crossing guards and the need for marked cross walks. These police departments can also be helpful in the planning of arrival and dismissal procedures. Your local Ordinary Mutual Loss Prevention Representative would be happy to meet with you to review your particular procedures or to help make any additional recommendations.

*These policies should be part of the student / parent handbook.*

Since every parish physical plant is different, locations of buildings and parking lots, etc., procedures will also be different.

*When children are present, driving should be kept to an absolute minimum in the school parking lot.*
B. ARRIVAL AND DISMISSAL PROCEDURES FOR RELIGIOUS EDUCATION PROGRAMS

Children must be continuously supervised by responsible adults while in your care.

In order to help eliminate serious injuries to children and costly liability losses, parish Religious Education Departments should develop procedures for Arrival and Dismissal of school children. New policies or existing ones should be written or evaluated to include the following:

1. Arrival and Dismissal should be supervised by at least 3 - 4 teachers and/or parents (30 minutes before and after class.)

2. Children should be dropped off and picked up only in designated parking areas. If parents park on side streets to drop children off before class, they should accompany their children to the school. The same is true with dismissal procedures; if the parents are parking on side streets to pick their children up, they should accompany their children back to the car from the area of dismissal. This will help eliminate the possibility of children running into the streets and being struck by a passing car. Teachers and/or parents should supervise these areas.

3. Police departments can also be helpful in the planning of arrival and dismissal procedures. Since every parish physical plant is different, locations of buildings and parking lots, etc., procedures will also be different. Your local Ordinary Mutual Loss Prevention Representative would be happy to meet with you to review your particular procedures or to help make any additional recommendations.

These policies should be part of the student / parent handbook.

When children are present, driving should be kept to an absolute minimum in the school parking lot.

C. PLAYGROUND SAFETY

A major source of accidents and liability losses on our properties centers around playground equipment. Every year, nearly 500,000 children under age 15 will be taken to hospital emergency rooms for treatment of injuries sustained on playgrounds due to poor equipment maintenance and unsafe surfaces such as asphalt, concrete and packed earth.

For information concerning planning a new playground or making existing playgrounds safer, please refer to "A Handbook for Public Playground Safety" Volume 1 in this Manual, from the U.S. Consumer Product Safety Commission, Washington D.C., 20207 or contact your local Loss Prevention Representative.
(Monthly inspections should be conducted using the "Playground Equipment Inspection Form" found in Section 4.)

D. **ATTRACTIVE NUISANCES**

1. Examine your facilities from the point-of-view of a child. Look for equipment (ladders, lawn and garden equipment, kitchen equipment, etc.) that may attract children and lead to a serious injury. All such equipment should be locked away, out of sight.

2. Examine your playground and related equipment. Remove defective equipment and repair areas in poor condition, as necessary.

   *Swimming pools must be property fenced and secured.*

3. Be alert to the unsafe actions of children (climbing on the roof, tipping over the bicycle racks, etc.) and take action to prevent such occurrences (remove lattice that allows easy roof access, anchor bicycle racks, etc.).

E. **SUPERVISION OF YOUTH ACTIVITIES**

Guidelines for appropriate and inappropriate behavior or activities should be clearly explained and distributed in written form prior to the start of an event.

If you are anticipating any type of youth activity including overnight stays, be sure to plan ahead for proper supervision and accommodations.

1. **CHAPERONS:**

   a. Chaperons should be over 25 years of age.
   
   b. Generally, one chaperon should be provided for every 5 to 10 participants. (Please consult your local diocesan youth or school department office for particular recommendations.)
   
   c. A minimum of 2 chaperons should attend any parish or school sponsored event.
   
   d. Both male and female chaperons should supervise co-ed events and field trips.
   
   e. *No chaperon should be alone with a field trip participant at any time (other than a parent with his or her own child).*
   
   f. No alcoholic beverages may be consumed by any chaperon.
   
   g. Adult group field trip participants should fill out and submit a "Waiver and Release" form. (Please refer to Section 5 for your own diocesan forms.)
2. **PERMISSION SLIPS:**
   
a. Standard parental permission and emergency medical treatment authorization forms should be filled out and submitted for all youth activities and field trips for participants under the age of 18. *No exceptions should be made.*
   
b. Participants over the age of 18 should fill out and submit a "Waiver and Release" form.
   
c. The destination, activities, time frames and method of transportation must be specified.

3. **CHARTERED TRANSPORTATION:**
   
a. Use of chartered transportation, with drivers provided, should be the norm.
   
b. Certificates of Insurance should be provided by the charter company. Liability limits of at least $5,000,000 will be required depending on the size of the group transported. Please alert Office of Risk Management 60 days prior to using chartered transportation to insure fulfillment of diocesan requirements.
   
c. *Use of private vehicles for transporting large groups for field trips should be avoided whenever possible.*

4. **USE OF EMPLOYEE OR VOLUNTEER OWNED VEHICLES:**
   
a. Reduce transportation services to the absolute minimum.
   
b. Drivers should be over 25 years of age. Age and health as well as physical and mental condition should be considered.
   
c. *Drivers must have a valid, unrestricted driver's license. A copy of each drivers license should be kept on file.*
   
d. The driver must carry liability insurance as required by state law. *This is a key element since the insurance carried by the driver will typically be used before the diocesan insurance comes into play.* These coverages are shown on the declaration page of the individual insurance policy. A copy of the current declaration of coverage, along with a copy of the drivers license should be maintained on file, e.g., youth minister's office, parish secretary's office, etc.
   
e. Each occupant must have and use a seat belt.
   
f. No one may ride in the bed of -pick-up trucks.
   
g. Do not allow volunteers to drive diocesan vehicles.
5. **HIGH RISK ACTIVITIES TO BE AVOIDED:**

Every parish/school sponsored event creates a liability for the Diocese. Before planning parish/school functions, we encourage you to balance the benefits anticipated with the unavoidable liabilities. *Some activities create such a great liability that they cannot be justified.* Sponsorship or involvement in the following activities must be avoided:

- Raft, kayak, canoe or similar trips not operated by a professional organization
- Water and snow skiing
- Wind and water surfing
- Parachute sailing or jumping
- Hang gliding
- Boxing or wrestling matches, martial arts, etc
- **Dunk tanks, jump houses and inflatable's**
- Fireworks sales and displays
- Any event involving motorcycles or all terrain vehicles
- Any event involving livestock
- Trampolines
- Mountaineering and rock climbing
- Hayrides
- Bungee jumping
- Ice and roller skating
- Skate boarding and Rollerblade hockey
- Any event involving aircraft, including hot air balloon rides
- Boogie boarding
- Use of watercraft in general

Certain activities provided by carnival operators such, as mechanical rides, bungee jumping, human fly, etc., must be avoided. *If you are considering participation in any of the above activities, or other unusual activities, please call the appropriate office at your chancery immediately.*

**PLAN FOR THE UNEXPECTED.** Develop written plans for:

- Emergency reporting and evacuation;
- Emergency medical aid;
- What to do in case an individual (participant or team member) is missing;
- Post or circulate emergency plans and telephone numbers;
- Make sure your team is qualified to administer first aid;
- Make sure you have diocesan accident reporting forms.
III. PROPERTY AND MAINTENANCE

A. COMMON AND SEVERE CAUSES OF INJURY

Although there are many ways by which people may be injured on parish facilities and in conjunction with parish operations, a few hazards and activities stand out as being especially important. Among the most common accident types, hazards and activities that lead to frequent or severe losses are:

- Slip/Trip and Fall Accidents
- Facility and Equipment Hazards
- Employee Safety Practices
- Fire Prevention

1. SLIP/TRIP AND FALL ACCIDENTS:

Slip/Trip and Fall type accidents are likely the most common type of loss associated with parish operations. *The number of accidents that occur and the potential for severe injury make prevention of slips/trips and falls a priority for all entities.* It does not take much to cause this type of accident - an abrupt 1/4 inch change in walkway height can cause tripping. Some of the basic items to keep in mind regarding Slip/Trip and Fall accident prevention are:

- Walking surfaces (including stairs and ramps) inside & outside the facility and parking lots should be even and in good condition.
- All stairs, ramps and walkways should meet the building code for adequate lighting including requirements for handrails and guardrails.
- Flooring or paving materials (stairways included) should have good "non-slip" characteristics.
- Improve slippery surfaces by using non-slip tape, etching and other suitable methods.
- Keep all walking surfaces (including parking lots) well lit.
- Stairways are particularly hazardous. As a rule of thumb stair risers should be uniform and at least four, but not more than seven inches high while treads should be uniform and at least eleven inches in depth. In addition, stairways with two or more risers should be equipped with standard handrails complying with all applicable life safety codes.
- Check local building codes having jurisdiction.
- Keep walking surfaces clear of debris and other obvious hazards.
- Wipe up spills and foreign substances immediately.
- Keep floors dry, using mats as necessary.
- Check to see that carpeting and mats are in good condition.
- Do not polish exterior walkways.
- Remove snow and ice as soon as possible.
- Highlight hazards that can not be removed (speed bumps, concrete car stops, obscure changes in floor elevation, etc.).
- Be extremely careful when it comes to the use of ladders.
- Use the Self-Inspection Checklists (See Section 4) as a guide.
2. FACILITY AND EQUIPMENT HAZARDS:

Facility related hazards such as falling objects (roof shingles, bricks or building ornamentation), collapsing fences and falling trees could cause severe injuries as well as property damage. A combination of preventative maintenance, self-inspection and prompt repairs (by licensed contractors where necessary) will help minimize these hazards. **Older and ornate facilities deserve special attention with respect to maintenance of parapets and building ornamentation.** All facilities should be reviewed to help assure that there are no loose building components (including parapets and roofing) in danger of falling.

**Equipment used in conjunction with parish activities must be in good condition and properly stored when not in use.** Parish equipment includes tables and chairs, desks, kitchen equipment, tools, garden equipment, etc.

- Equipment with defects should be taken out of service and repaired or disposed of as soon as possible. Defective equipment awaiting repair should be tagged as "Danger Defective - Do Not Use", and stored in a locked room.
- When disposing of defective electrical appliances, cut off the power cord. Do not dispose of defective equipment where children may find it.
- Restrict the use of power tools and powered garden equipment (lawn mowers, etc.) to qualified employees.
- **Guards and other safety devices are not to be removed from parish equipment including:**
  - Kitchen equipment such as slicers, meat grinders, etc.;
  - Workshop equipment such as saws, grinders, etc.;
  - Office equipment such as paper cutters
- **Do not lend equipment to individuals or to non-diocesan groups.**
- Secure statues, tall altars, etc., so that they do not fall in case of earthquake.
- Store equipment and secure furnishings (lockers, filing cabinets, tall bookcases, etc.), so that there is no danger of failing or collapse. Storage should be arranged so that it is away from aisles and exits and not accessible by unauthorized persons.
- Check that suspended and glue-on ceilings are in good repair.
- Make sure that water heaters are properly secured to prevent falling and that discharge piping from pressure relief valves is routed to an appropriate place.
- See Self-Inspection Checklists, Section 4.
3. EMPLOYEE SAFETY PRACTICES:

Since your employees are subject to many of the same accident causing conditions as are members of the public, your efforts to make the facility safe from a physical point of view has a double benefit. *In order to minimize employee injuries you should examine the working environment and the tasks that your employees perform and then address unsafe acts and unsafe conditions that lead to accidents.*

- *Do not ask or allow employees to perform tasks that are outside their expertise or physical ability.*
- Instruct employees that all injuries must be reported immediately.
- In case of accident, immediately obtain first aid or medical care, as necessary.
- Proper lifting techniques are very important. Lifting accidents often result in serious, long term injuries
  - Provide mechanical lifting aids (hand trucks, dollies, etc.) as necessary;
  - Get plenty of help when lifting or moving heavy objects;
  - Use proper lifting techniques;
  - Always wear safety belts when lifting.
- Encourage employees to report defective equipment or other unsafe conditions and make replacement or repairs promptly.
- Make sure all work areas are well lighted and replace burned-out lights immediately.
- Do not allow employees to substitute tables or chairs for stepladders.
- Provide the proper tools and protective equipment for the task. *Makeshift makes accidents.*
- Provide multi-lingual warnings and instructions, as necessary.
- Monitor all employees, including maintenance personnel, for safe work practices. If a procedure looks dangerous, it probably is. *Do not allow employees to perform work in an obviously dangerous manner.*
- Employees performing work using power tools or other electrical equipment should refer to the section “PARISH FUNCTIONS & USE OF VOLUNTEERS AND EQUIPMENT” Page 3.

B. FIRE PREVENTION

Controlling accidental fire losses is largely dependent upon:

- Identifying and controlling sources of ignition;
- Controlling the quantity, type and storage of combustible materials
- Maintaining fire protection devices
- Emergency planning
1. SOURCES OF IGNITION:

a. Electrical Hazards:

Electrical appliances, as well as the building electrical system itself, are sources of ignition. In order to help minimize the likelihood of an electrical fire, we recommend the following:

- **Know where the main electrical panel and circuit breaker or fuse boxes for each of your buildings are located.** Make sure that there is clear access and at least a three-foot clear area is maintained in front of the panels. These panels should be secured.

- **Electrical service rooms should not be used for storage of any kind.**

- If your building has fuse boxes, be sure that fuses are of proper amperage and that bypasses (such as pennies in fuse sockets) have not been used.

- **If you have circuit breakers that trip, fuses that blow, switches that get hot or other similar problems, call a licensed electrician for inspection and repair.**

- **ALL ELECTRICAL SYSTEM REPLACEMENT AND REPAIR WORK MUST BE PERFORMED BY A QUALIFIED, LICENSED ELECTRICAL CONTRACTOR IN COMPLIANCE WITH THE NATIONAL ELECTRICAL CODE AND OTHER APPLICABLE CODES.**

- The building electrical system should be inspected once a year by a licensed electrical contractor.

- All electrical appliances used should bear the Underwriters Laboratory (U.L.) "Listed" seal.

- Portable electric resistance heaters (i.e. space heaters) that utilize a "glowing element" should be disposed of immediately.

- **Extension cords are not a substitute for permanent wiring,** furthermore, they may not be run under carpets, through walls, through concealed spaces, etc.

- Flexible electrical cords should be periodically inspected to determine that they are not fraying, cracking, etc.

- Replace spliced cords.

- Outlet multipliers (devices that allow multiple cords to be plugged into a single outlet) encourage circuit overload and should not be used. Underwriters Laboratory listed power strips with built-in circuit breakers are a better option.

- Use Underwriters Laboratory listed surge protectors to help shield computers and similar, sensitive electronic equipment from "power surges".

- Temporary wiring (such as for festivals, displays, etc.) should comply with the National Electrical Code and other applicable codes.
• Keep combustible materials, wood, paper, dust accumulations, etc., well away from electrical appliances and outlets.

• *Remember that electrical devices (such as Christmas lights) which are used outdoors must be rated for outdoor use* Do not simply substitute indoor equipment.

b. Candies and Incense:

The open flame of candles and glowing coals of incense are obvious sources of ignition. Check local fire codes regarding the use of candles.

• All votive, and other similar candles should be held securely in a non-combustible rack, placed over a non-combustible surface and located so that there are not combustible materials above the candles. Votive candles should be contained in standard flues to contain melted wax. A container of sand should be available next to votive candles to extinguish lighting wicks.

• Racks holding votive candles, other candles and Sanctuary Lamps should be secured from falling in case of earthquake.

• All lighted candles should be checked several times a day.

• All candles must be located well away from drapes, hangings and other combustible materials including dry flowers.

• Altar servers should be instructed in proper procedures for lighting candles and incense. Incense remnants should be carefully examined to assure they are completely extinguished prior to disposal.

• Due to the numerous uses of candles and open flame, the Easter Vigil Service needs special precautions.

c. Heating and Cooling System:

Proper inspection and maintenance are key to minimizing fires resulting from heating systems.

• Boilers and other similar pressure vessels must be inspected and certificates posted as required by state law.

• Boiler rooms are special hazard areas and must be of fire resistant construction with self-closing fire rated doors. Check local codes. Heating and air conditioning systems should be checked annually by a qualified contractor.

• Air conditioning and furnace filters should be changed as needed. Fireplace and wood burning stove chimneys should be professionally cleaned on a periodic basis. Frequency of cleaning depends on usage; ask your local chimney cleaner.
• Combustible materials should be stored well away from any heat producing appliance, such as boilers and furnaces. Do not use boiler or furnace rooms for storage.
• Kerosene, or other portable fuel-fired heaters should not be used.

d. Kitchen Hazards:

Kitchen operations, especially large ones, present significant fire hazards. Items to consider in minimizing the fire hazard include:

• The hood and vent system over cooking surfaces should be cleaned with a frequency sufficient to prevent grease build-up, which may result in a fire. "Commercial" or "Restaurant Type" cooking surfaces, deep fat fryers and hood and vent systems should be fitted with an automatic extinguishing system interlocked to cut off the fuel supplies in accordance with local fire safety codes. The automatic extinguishing system should be serviced according to the manufacturer's and fire department's recommendations.

• Every kitchen must be equipped with a readily accessible fire extinguisher. Consult with your fire department or fire extinguisher service company for the proper extinguisher size and type.

• Know where the main water, gas and electrical shut-offs are and how to use them.

• Periodically, examine all electrical appliances in the kitchen for frayed or broken cords and other obvious defects and make repairs immediately. Extension cords are not an acceptable substitute for permanent wiring.

• Chafing dishes and other food warming devices utilizing open flames should be used with caution. Liquid fuel, such as alcohol, should be avoided. Gelled fuels are preferable. At least one fire extinguisher of the appropriate size and type should be dedicated to each area using chafing dishes and open flame food warmers.

• Be sure that fuel sources are extinguished and cold prior to putting them away.
2. **CONTROL OF COMBUSTIBLE MATERIALS:**

*Controlling the type, amount and storage of combustible materials on premises will reduce the likelihood and extent of accidental fires.*

a. **Common Combustible Materials:**

Common combustibles include wood, paper and other similar materials. In order to help minimize the fire risk associated with such materials, we recommend the following:

- **Dispose of any unnecessary, combustible material, such as old magazines, scrap wood, furniture, rags and other types of cloth, etc.**
- All storage areas should be neatly arranged and incorporate aisle ways for fire fighting access.
- At least a three foot clear space above storage is specified in non sprinklered buildings and a 1-1/2 foot clearance is specified in sprinklered buildings. Clearance in non-sprinklered buildings is usually measured from the ceiling or roof trusses (whichever is lower) to the top of storage. In sprinklered buildings, clearance is usually measured from the top of storage to the sprinklers.
- **All stairways, aisle ways and exit ways should be free of storage.**
- **Eliminate storage in attics and other concealed spaces.**
- No combustible material should be placed or stored within 10 feet of any building or structure.
- Natural combustible materials, such as weeds and brush, should be cleared around the perimeter of buildings to a distance of at least 30 feet.
- Cut and remove any dead or dying portions of trees.
- Remove that portion of any tree that is above or extends within 15 feet of any chimney, stove pipe, or electrical wires.
- Large decorations, including Christmas trees, must be treated with fire-retardant or be made of non-flammable materials. Please refer to your local fire department.
- Special furnishings (such as theater curtains) and tents used for public assembly, are required to be treated with a flame retardant. Please refer to your local fire department.

b. **High Hazard Materials:**

- For parish operations, **high hazard materials include flammable and combustible liquids**, such as gasoline, oil base solvents, thinners and spray paint. In order to minimize the fire hazard due to these materials, we recommend the following.
- Minimize, to the degree possible, any storage of flammable and combustible liquids. Whenever practical, buy only as much as you need for one use.
- Fuel, such as gasoline, should not be stored on premises unless absolutely necessary.
- Use Underwriter's Laboratory or Factory Mutual listed Safety Cans for storing and dispensing combustible and flammable liquids.
- Rags soaked with oils, flammable or combustible liquids require special handling. In order to help avoid a fire caused by spontaneous combustion, such rags should be properly disposed. Workshops should use Underwriters Laboratory or Factory Mutual listed rag disposal cans.
- Flammable or combustible liquids should be used in a well-ventilated area away from sources of ignition.
- Never use gasoline or other flammable liquids as cleaning solvents.
- Old chemicals (paints, solvents, garden sprays, etc.) should be disposed in an environmentally sound manner. Many old chemicals may be flammable or unstable. Please check with your local fire department.

3. **FIRE AND EMERGENCY LIFE SAFETY:**

Fire and emergency life safety relates to the process by which occupants of a building are alerted to a fire or other emergency condition and evacuate safely. Items to consider include:

- **Smoke detectors must be installed according to local fire codes.** Refer to the local fire department for details.
- Posting of evacuation plans and emergency telephone numbers.
- Maximum room capacity signs must be posted in all rooms with an occupant capacity of 50 or more (Public Assembly) unless there is fixed seating (such as pews). Check local codes.
- Every area of public assembly should have at least two exits which are physically remote from each other. Check codes having jurisdiction.
- Decorative materials (including Christmas trees) located in public areas must be treated with flame-retardant or made of non-flammable materials in accordance with fire department regulations.
- Decorative materials must not obscure exits, exit signs, fire alarm stations, fire extinguishers, etc.
- Illuminated exit signs are required and must be turned on whenever the building is occupied.
- Emergency lighting systems must be installed in most public assembly areas as required by code.
- Exit ways must be well lighted at all times.
- Exit doors serving areas of public assembly must have “panic hardware” (if any latching hardware is installed), check local code requirements if there are knobs or other latches.
- **All exit doors must be unlocked whenever a building is occupied.**
  Danger.- Do not let security considerations cause fire and emergency life safety hazards. All exits must be easily operable from inside the building. Do not install padlock hasps, chains, slide bolts, or other similar devices that require a key or any special effort or knowledge to operate exit doors
- Exit ways, aisles, etc., must be unobstructed. No storage is allowed in the path to exit doors.
- Check to see that exit doors operate easily.
- Exit doors from places of assembly must open outward, i.e., in the direction of egress.
- Exit discharge areas (outside the building) must not be obstructed by automobiles, debris, garbage cans, etc. Use signs on the outside of exit doors saying that the door is an exit, that it opens outward and to keep the area clear. Check these areas frequently.
- Make special provisions, as necessary, for evacuating children, the elderly and physically disabled persons.
- The Self-Inspection Checklists (See Section 4) includes other relevant items.

C. **CONSTRUCTION AND REPAIR:**

All new construction, remodeling and repair work should conform to the building codes having jurisdiction. *Projects that do not comply with codes present unacceptable fire and liability exposures.* The cost of compliance is small in comparison with the cost of claims.

- Repair work should be completed promptly when required.
- All construction work should follow the [Diocesan Building Regulations](#).
- Special hazards are presented by construction work. Steps should be taken to alert employees and the public to construction hazards (post signs, use flashers, temporary lighting, etc.), keep people and vehicles away from the construction zone (through the use of fences, barricades, temporary walkways, etc.) and complete projects on a timely basis so that associated hazards do not persist.
IV. LOSS PREVENTION AND RISK MANAGEMENT GUIDELINES

SUBJECT:

Volunteers that perform construction, maintenance, repair, manual labor or other similar tasks for the Diocese.

PURPOSE:

The use of volunteers to perform certain tasks creates an unacceptable level of liability risk. Large claims have been made against The Ordinary Mutual and its predecessors due to injuries to volunteers resulting from: falls, use of power equipment and overly strenuous labor.

This guideline presents general loss control recommendations regarding some limitations that should be placed upon the scope of volunteer services.

These guidelines should also apply to court appointed community service workers. Also, check with the Chancery regarding special guidelines for community service workers.

APPLICATION:

1. Contractors that donate services: Contractors that donate services must be treated in the same manner, from an insurance point of view, as contractors that are being paid for their services. The Ordinary Mutual insurance program is not designed to cover operations of a contractor. Therefore, it is in the best interest of both the Diocese and the contractor who is donating services that standard contracts for services be executed including insurance provisions requiring the contractor to carry the appropriate coverages and to name the Diocese as an Additional Insured on their insurance policy by endorsement. Please contact: Arthur J. Gallagher, San Francisco or The Pastoral Office, if you have questions in this regard.

2. Analyze job requirements prior to allowing volunteers to take charge: Before allowing volunteers to tackle a job, think about the hazards associated with the tasks. For example, does the job require special equipment; is there a potential that someone might fall; is there a potential for failing objects or will very heavy objects need to be moved, perhaps contributing to a back injury? Also, ask yourself, "is this a job normally performed by contractors with specialized equipment and skills"? A "yes" answer to any of these questions probably indicates that volunteer labor is not appropriate.

The cost of a claim from a relatively minor injury to a volunteer could easily offset the cost of having a job done professionally.

3. Working above around level: Falls, even from modest heights, can result in a catastrophic injury. Whenever possible, volunteers should work at ground level.
A. Ladders:
   i. No one under 18 years of age should be allowed to climb any ladder.
   ii. Volunteers should not climb higher than five feet off the ground. Ladders of an appropriate height must be used.
   iii. Ladders should be inspected before each use to help assure side rails and rungs are not broken or split and that the ladder is in good condition.
   iv. The manufacturer's directions for use (generally affixed to the ladder) must be strictly adhered to.

B. Scaffolds:
   i. Volunteers should be strictly prohibited from climbing or using any scaffolding.

C. Portable Work Platforms and Personnel Lifts:
   i. Volunteers should be strictly prohibited from operating or working from portable work platforms and personnel lifts (such as scissors lifts, boom buckets, etc.).

4. Painting: The five foot climbing height limitation restricts the scope of painting operations that can be taken on by volunteers. In addition to the need for working above ground level, there are other serious hazards with painting operations. These hazards include improper lifting of heavy materials, misuse of spray painting equipment and chemical injury due to solvents.

   A. Volunteers should not be allowed to use "airless" spray painting equipment.
   B. Volunteers should, in general, be restricted to using water based paints.
   C. Volunteers should be cautioned of the dangers regarding the use of paint scrapers or other sharp objects associated with the painting process.
   D. Protective equipment, such as safety glasses, masks, gloves, etc., must be used as appropriate.

5. Electrical and Structural Work: Due to the possibility of severe injury to the volunteer and potential, related property losses, all electrical and structural work must be performed by licensed, professional contractors.

6. Hand and Power Tools: Serious wounds, amputations and electric shock represent severe liability exposures associated with power tool use. Hand tools can also cause serious injury. Generally, the use of power tools by volunteers is discouraged.

   A. No one under eighteen years of age should be allowed to operate power tools.
   B. Parish owned power tools should not be used by volunteers.
   C. Appropriate personal protective equipment must be worn. Safety glasses must be worn by all volunteers operating any power tools.
   D. Powder actuated tools should not be operated by any volunteer.
E. Pneumatic nail and staple guns should not be operated by volunteers.
F. The use of specialized power tools such as power augers, concrete saws, abrasive saws, etc. by volunteers should be avoided.
G. The use of hand tools also presents a substantial exposure to bodily injury. Using common sense and protective equipment (such as safety glasses) are key to safe hand tool use.

7. **Lawn and Garden Equipment:** Electric and gasoline powered lawn and garden equipment (lawn mowers, hedge trimmers, string trimmers, etc.) present potentially severe exposures to bodily injury. Generally, we recommend that volunteers not operate such equipment. If volunteers are, for some reason, allowed to operate powered lawn and garden equipment, such operation should be in compliance with the recommendations outlined under "#6 - Hand and Power Tools."

8. **Lifting:** Back injuries are a common result of improper lifting techniques. It is extremely important that sufficient help is available when volunteers are moving any type of heavy or awkward objects. Mechanical lifting and moving aids should be used as necessary. Children and seniors should not be allowed to perform heavy lifting.

9. **Rigging and Hoisting:** Operations that require special rigging and hoisting equipment should not be attempted by volunteer labor.

10. **Tree Trimming:** Except for light pruning, tree trimming should be performed by professionals only.

11. **Roof Work:** Volunteers should not work on or about the roof of any building.

12. **Security Services:** Volunteers should not perform security services for Diocesan events. Utilize professional, licensed, insured security contractors. Follow Diocesan contract and insurance guidelines.
V. APPENDIX

1. Self-Inspection Program Checklists .................................................................
   - Self-Inspection Loss Control Checklists/Guidelines ......................................
   - Survey of Exterior Conditions and Operations ..............................................
   - Survey of Interior Conditions and Operations ..............................................

2. Loss Control Guide to Parish Maintenance....................................................

3. Emergency Planning Information ......................................................................
   - Disaster Preparedness Guide for Religious Organizations ..............................

4. Sample Forms ....................................................................................................
a. Contract and Use of Premises Forms:
   - Sample Endorsement to Contractor’s or Facility User’s Insurance Policy ..........
   - Lease Provisions .........................................................................................
   - Short-Term Use Agreement For Organization & Individuals .........................
   - Guidelines for Implementation of the Outside User/Special Events (TULIP) ....
   - Special Events Application ..........................................................................
   - Approved TULIP Events ..............................................................................

b. Youth Activities Checklist:
   - Youth Activities Guidelines ........................................................................
   - Youth Activities Forms, Code of Conduct and Releases ...............................-
   - Adult Waiver and Release ............................................................................

c. Accident Reporting Forms:
   - General Liability (Non-Auto) Accident Reporting Form ............................
   - Property Accident Reporting Form ................................................................
   - Automobile Accident Reporting Form ..........................................................
   - Workers’ Compensation Accident Reporting Form - Employer’s Report .........

   d. General Forms:
   - Request for Certificate of Insurance Form ...................................................
   - Vehicle Change Request Forms ....................................................................
   - Property Change Request Form .....................................................................
1. SELF-INSPECTION PROGRAM CHECKLISTS

SELF INSPECTION LOSS CONTROL CHECKLISTS/GUIDELINES

FORMS INCLUDED:

A) SURVEY OF EXTERIOR CONDITIONS AND OPERATIONS
B) SURVEY OF INTERIOR CONDITIONS AND OPERATIONS
1. **Sidewalks (Including Public Sidewalks and Walkways):**
   - Unobstructed: .................................................................
   - Even surfaces, no holes, good condition, etc: .....................
   - Abrupt or obscure changes in walkway elevation highlighted: .................................................................
   - Snow and ice removed as necessary

2. **Parking Lots:**
   - Surface in good condition with no obstructions, no potholes: .................................................................
   - No extraordinary grease buildup: ........................................
   - Speed bumps well marked: ..............................................
   - Car stops (concrete blocks) well marked and in good repair: .................................................................
   - Snow and ice removed as necessary

3. **Landscaping:**
   - Vegetation does not obstruct walkways, stairways, etc: ...
   - No low hanging tree branches that could strike pedestrians: .................................................................
   - No mud or water run-off across walkways: ......................
   - Sprinklers not too close to walkways and do not pose tripping hazards: .................................................................
   - Tree roots not up-lifting walkways: ....................................

4. **Building Approaches and Entrances:**
   - All stairways and ramps have secure, full length handrails: .................................................................
   - Stairs and ramps provide good, non-slip footing: ..............
   - No obstruction or obvious defects in stairs or ramps: .......
   - Landings and porches have guardrails: ............................
   - Doormats used as necessary in wet weather: ......................
   - Leaves, debris, etc., regularly removed from walking surfaces: .................................................................
   - Responsibility assigned for ice and snow removal as necessary: .................................................................

5. **Lighting and Electrical:**
   - Parking lots used at night are well lighted: ......................
   - Walkway and building approaches are well lighted: ............
   - Stairways are well lighted: ................................................

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6. **General Maintenance:**
   - Condition of exterior paint; ........................................
   - Fences and gates in good repair; ..................................
   - Benches and tables in good condition; ...........................
   - No unnecessary combustible material or debris stored near or under buildings; ....................................................
   - Gutters, downspouts and area drains cleaned of leaves and other debris and are in good working order; ..............
   - Water pipes subject to freezing winterized, as necessary;.
   - Windows not cracked or broken ..................................

7. **Special Hazards:**
   - Areas under construction or repair are fenced or barricaded and flashing warning lights used as necessary; ..........
   - Gas meters, propane tanks, gasoline pumps, etc., provided with barrier to prevent damage by vehicles ..............

8. **Volunteer Safety:**
   - Volunteers do not perform heavy lifting or work at heights in excess of 5 feet; .......................................................
   - Volunteers do not perform heavy maintenance or construction work; .................................................................
   - Volunteers do not perform tree trimming or roof repair ......

9. **Employee Safety:**
   - Staff has been trained regarding safe lifting techniques; ...
   - Mechanical lifting and moving aids (dolly, hand trucks, etc.) provided, as necessary; ........................................
   - Ladders provided as necessary and staff trained regarding proper inspection and use; ........................................
   - Provisions made for first aid; ...........................................
   - Staff trained in techniques to prevent falls from elevated work surfaces; ..........................................................
   - Employees required to wear safety glasses when operating hand and power tools; ...............................................
   - Workshop equipment in good condition, guards in place, instructions given on proper use; ...............................
   - Employees instructed regarding safe and proper use of chemicals .................................................................

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- Responsibility assigned for assuring lights are on at night during events; .................................................................
- Exterior electrical equipment rated for outdoor use ........

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- Responsibility assigned for assuring lights are on at night during events; .................................................................
- Exterior electrical equipment rated for outdoor use ........

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- Responsibility assigned for assuring lights are on at night during events; .................................................................
- Exterior electrical equipment rated for outdoor use ........
10. **Playground Equipment:**
- No playground equipment placed over or near asphalt or concrete surfaces; ..........................................................
- Plenty of space with cushioning material is provided around all pieces of equipment so that persons using or jumping or falling from the equipment will not strike structures, walkways, other equipment, etc.; ...........................................
- Adequate cushioning material (sand, bark, foam padding, etc.) positioned under and well around all equipment; .......
- Concrete equipment anchors well covered with cushioning material; .................................................................
- All equipment structurally stable and securely anchored; ..
- Is there any equipment over 8 feet in height? If so, please comment; .................................................................
- All equipment free of sharp edges, exposed bolts, screws, etc.; ...........................................................
- Playground areas inspected daily for broken glass, foreign objects, etc.; ............................................................
- Playground equipment inspected daily for common defects and maintained on a scheduled basis; .....................
- Ladder rungs in good condition; ........................................
- No small diameter (five to ten inch) exercise rings; ...........
- "S" hooks used to support chains are in good condition and fully closed; ..........................................................
- No heavy, hard swing seats; ..........................................   
- Swing seats and chains in good condition; ......................
- No see-saws or glider type swings.................................

<table>
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<tr>
<th>SATISFACTORY</th>
<th>ATTN. REQ.</th>
<th>N/A</th>
<th>COMMENTS</th>
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Signature of Person Completing Survey: _______________________________________________
# SURVEY OF INTERIOR CONDITIONS AND OPERATIONS

## SELF-INSPECTION CHECKLIST

<table>
<thead>
<tr>
<th>PARISH:</th>
<th>DATE:</th>
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<tbody>
<tr>
<td>ADDRESS</td>
<td>PERFORMED BY:</td>
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<td>TELEPHONE:</td>
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<th>COMMENTS</th>
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## 1. **Walking Surfaces:**
- Flooring in good condition, no obvious defects or foreign objects; .................................................................
- Abrupt or obscure changes in floor level highlighted; .......
- Floors are not slippery; .............................................
- Carpeting and mats are not torn, buckled, etc.; ..............
- Non-slip wax used on slick surfaces (tile, marble, etc.).....

## 2. **Stairways and Ramps:**
- All stairways and ramps have secure full length handrails;
- Stairs and ramps have good, non-slip footing; ..............
- No storage, obstruction or obvious defects in stairways or ramps

## 3. **Exits:**
- All emergency exits properly marked and unobstructed; ...
- No storage in hallways; .............................................
- All exit doors unlocked to allow exiting whenever building is occupied; ...................................................
- Exit doors operate easily and open outward..................

## 4. **Lighting and Electrical:**
- Adequate lighting levels maintained whenever building is open; .................................................................
- Stairways well lighted; .............................................
- Exitways well lighted; .............................................
- Emergency lighting system operational; ........................
- Outlets and switches have protective face plates; ..........
- All light fixtures have covers, i.e., no bare bulbs; ..........
- At least a 3 foot clear area provided in front of all electrical panels; ..........................................................
- Extension cords not used as a substitute for permanent wiring; .................................................................
- Electrical work performed by licensed contractors only; .....
5. **Slip/Trip and Fall Hazards:**
   - Doormats provided during wet weather;..............................
   - Responsibility assigned to clean up tracked-in water, spills, etc.;.................................................................
   - "Caution - Wet Floors" signs available; ................................
   - No plumbing leaks which may result in a slip-and-fall hazard;.................................................................
   - Electrical cords do not pass across walkways (extension cords, cords for projectors, organ power supply, etc.); ......
   - Bathroom floors kept dry ........................................

6. **General Maintenance**
   - Tables and chairs in good condition and stored properly with no danger of falling:..................................................
   - Are fire extinguishers serviced, at least annually, by an accredited company? ..................................................
   - Any signs of water leakage or damage;................................
   - Building, repair & maintenance contractors provide certificates of insurance and additional insured endorsements..........................................................

7. **Special Hazards:**
   - No "glowing element" type portable, electric space heaters used;.................................................................
   - Coffee pots and other small appliances are unplugged when not in use;..........................................................
   - Storage of flammable and combustible liquids minimized and removed from sources of ignition in a well ventilated area ..........................................................

8. **Housekeeping:**
   - Are working and storage areas neatly arranged and free of rubbish?.................................................................
   - No combustible materials stored in boiler or furnace rooms, or near other sources of ignition................................

9. **Emergency Planning:**
   - Emergency telephone numbers posted near all telephones; .................................................................
   - Responsibility for first aid assigned;........................................
   - All staff has been briefed on what to do in case of an emergency (fire, earthquake, civil disturbance, etc.);.............
   - Well marked, properly mounted fire extinguishers are available for use;..........................................................
   - Are all personnel trained in the proper use of fire extinguishers?.................................................................
- Do you know where the main electric, water and gas shut-offs are and how to use them, and are they identified and accessible? .................................................................

- Procedure understood and responsibility assigned for reporting incidents to the Insurance Administrator

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<th></th>
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10. **Office Safety:**
- Staff has been trained regarding safe lifting techniques; 
- Mechanical lifting and moving aids (dollies, hand trucks, etc.) provided, as necessary; .................................................................
- Ladders provided as necessary and staff trained regarding proper inspection and use; .................................................................
- Provisions made for first aid; .................................................................
- Chairs not used as ladders; .................................................................
- File drawers closed when not in use; .................................................................
- Extension and telephone cords do not run across walkways; .................................................................
- File cabinets and book shelves secured to prevent upset in case of earthquake; .................................................................
- Work and storage areas well lighted .................................................................

11. **Security:**
- Doors and windows checked to assure they are locked at night; .................................................................
- Outside lighting kept on at night; .................................................................
- Valuable equipment permanently marked and inventoried;
- Audiovisual equipment and other theft target items stored in a secure area, out-of-sight; .................................................................
- Checks and check writing machines stored in a secure area; .................................................................
- Cash and checks are deposited promptly .................................................................

Signature of person performing this self inspection: ___________________________
2. LOSS CONTROL GUIDE TO PARISH MAINTENANCE

NOTE: Each Pastor should add important maintenance reminders of their own in this section
LOSS CONTROL GUIDE TO PARISH MAINTENANCE

This list highlights maintenance tasks that commonly impact insurance loss. Please keep the following items in mind when instructing the maintenance staff. Checking these items and taking appropriate action as part of the routine maintenance program will help minimize insurance losses.

OUTSIDE THE BUILDINGS

1. **Sidewalks (Including Public Sidewalks and Walkways):**
   - No obstructions;
   - Even surfaces, no holes, good condition, etc.;
   - Abrupt or hard to see changes in walkway elevation highlighted;
   - Snow and ice removed, as necessary.

2. **Parking Lots:**
   - Surface in good condition with no obstructions, no potholes;
   - No extraordinary grease buildup;
   - Speed bumps well marked;
   - Car stops (concrete blocks) well marked, securely anchored and in good repair;
   - Snow and ice removed, as necessary;
   - Adequate lighting.

3. **Landscaping:**
   - Vegetation does not obstruct walkways, stairways, etc.;
   - Now low hanging tree branches that could strike pedestrians;
   - No mud or water run-off across walkways;
   - Sprinklers are not too close to walkways and do not pose tripping hazards;
   - Tree roots not up-lifting walkways;
   - Dry grass and brush cleared to a distance of at least 30 feet around all buildings.

4. **Building Approaches and Entrances:**
   - All stairways and ramps have secure, full length handrails;
   - Stairs and ramps provide good, non-slip footing;
   - No obstructions or obvious defects in stairs or ramps;
   - Doormats used as necessary in wet weather;
   - Leaves, debris, etc., regularly removed from walking surfaces;
   - Snow and ice removed as necessary.

5. **Lighting and Electrical:**
   - Parking lot lights work;
   - Outside building lights work;
   - Stairway lights work;
   - Exterior electrical equipment and bulbs rated for exterior use.

6. **General Maintenance:**
   - Fences and gates in good repair;
   - Benches and tables in good condition;
   - No unnecessary combustible material or debris stored near or under buildings;
   - Gutters, downspouts and area drains cleaned of leaves and other debris and are in good working order;
   - Water pipes subject to freezing winterized, as necessary.

7. **Special Hazards:**
   - Areas under construction or repair are barricaded or fenced and flashing warning lights used as necessary;
   - Gas meters, propane tanks, gasoline pumps, etc., provided with barriers to prevent damage by vehicles.
8. **Playground Equipment:**
   - Adequate cushioning material (bark, foam padding, etc.) positioned under and well around all equipment;
   - Concrete equipment anchors well covered with cushioning material;
   - All equipment structurally stable and securely anchored;
   - All equipment free of sharp edges, exposed bolts, screws, etc.;
   - Playground areas inspected daily for broken glass, trash, etc.;
   - Ladder rungs in good condition;
   - "S" hooks used to support chains are in good condition and fully closed;
   - Swing seats and chains in good condition.
INSIDE THE BUILDINGS

1. Walking Surfaces:
   - Flooring in good condition, no obvious defects or foreign objects;
   - Abrupt or hard to see changes in floor level highlighted;
   - Carpeting and mats not torn, buckled, etc.;
   - Non-slip wax used on slick surfaces (tile, marble, etc.);
   - Floors are not slippery.

2. Stairways and Ramps:
   - All stairways and ramps have secure full length handrails;
   - Stairs and ramps have good, non-slip footing;
   - No storage, obstruction or obvious defects in stairways or ramps.

3. Exits:
   - All emergency exits properly marked and unobstructed;
   - No storage in hallways;
   - Exit doors not locked or chained to prevent exiting whenever building is occupied;
   - Exit doors operate easily and open outward;
   - Decorations do not obstruct exit signs or exit ways.

4. Lighting and Electrical:
   - Adequate lighting levels maintained whenever building is open;
   - Stairways well lighted;
   - Exit ways well lighted;
   - Emergency lighting system operational;
   - Outlets and switches have protective face plates;
   - All light fixtures have covers, i.e., no bare bulbs;
   - At least a 3 foot clear area provided in front of all electrical panels;
   - Electrical work performed by licensed contractors only;
   - Have you had problems with fuses blowing or circuit breakers tripping? (If so, ask the pastor to call a licensed electrician.)

5. Slip/Trip and Fall Hazards:
   - Doormats provided during wet weather;
   - Responsibility assigned to clean up tracked-in water, spills, etc.;
   - “Caution - Wet Floor” signs available;
   - No plumbing leaks which may result in a slip-and-fall hazard;
   - Electrical cords do not pass across walkways (extension cords, cords for projectors, organ power supply, etc.);
   - Bathroom floors kept dry.

6. General Maintenance:
   - Tables and chair in good condition and stored properly with no danger of falling;
   - Any signs of water leakage or damage?;
   - Are floor drains clear?
   - Broken furniture and equipment removed from use and either immediately repaired or immediately disposed of completely.
7. **Special Hazards:**
   - No "glowing element" type portable, electric space heaters used;
   - Candles checked several times a day;
   - Votive candles secured in a non-combustible rack with no combustible materials above or below;
   - Extension cords not used as a substitute for permanent wiring;
   - Storage of flammable and combustible liquids minimized? In listed safety cans? Removed from sources of ignition in a well ventilated area?
   - "No Smoking" signs posted and enforced in storage areas?
   - Oily rags disposed by themselves in a covered metal container;
   - Chemical and equipment storage rooms are locked to prevent unauthorized access.

8. **Housekeeping:**
   - Are storage areas neatly arranged and free of rubbish?
   - Is storage height restricted to at least 3 feet below the ceiling level?
   - No combustible materials stored in boiler or furnace rooms, or near other similar sources of ignition;
   - Storage racks secured from falling.
3. EMERGENCY PLANNING INFORMATION

NOTE: Parish emergency plans should be inserted in this section
II. THE PLANNING PROCESS – GETTING STARTED

1. An Approach To Disaster Planning:
   Many approaches to disaster planning promote fill-in-the-blank types of plans. Such sample plans make it easy for one to accept the sample, word for word. Often an immediate desire to have a plan results in an ineffective "paper plan" that assumes emergency response capabilities that do not in fact exist. Although paper plans may encompass every conceivable contingency, effective disaster plans must be developed by all parties involved through a systematic process which centers on three important elements: WHAT, WHO, and HOW.

   Critical to the planning process is the realization that:
   - All emergency leadership must be involved in the plan development.
   - The plan may require considerable time to complete.
   - The emergency plan must be based on correct assumptions and actual capabilities.

   The process itself of planning is extremely valuable, because the individuals involved who are responsible for emergency operations will have determined what conditions are likely to occur and how proper responses will be coordinated. Former President Dwight Eisenhower simplified the point when he said, “Plans are worthless, but planning is everything.”

2. Objectives Of Emergency Planning:
   a) Prevent or reduce loss of or injury to:
      - staff, parishioners, members, visitors;
      - vital congregation files and records;
      - structures;
      - furnishings and equipment.
   b) Improve the emergency management process and response.
   c) Preserve the structure of the organization.
   d) Permit rapid return to provision of services and resumption of activities after an emergency.

3. Steps In Developing Emergency Preparedness:
   The beginning of anything worthwhile starts with an individual who decides the thing should be done. The impetus may come from one person; however, the planning process will almost surely require the talents and time of a number of people. Take this into consideration and involve committed knowledgeable people in your planning process.

   a) Get leadership support and involvement.
   b) Form a working committee and hold meetings: Those who should be active on the committee include those who are knowledgeable in:
      - religious service and business activities (minister?);
      - the facility and its equipment (custodian?);
      - safety and security matters (safety coordinator?);
      - personnel policies and considerations (minister, staff?);
      - medical considerations (member of the congregation?);
the community (member of the congregation?).

c) Assess hazards likely to occur in the community, and hazards in or near the particular facility.

d) Draft plan. Coordinate it with:
- Local fire department;
- County Office of Emergency Services;
- Neighborhood and other private sector groups.

e) Publish plan.

f) Train staff, volunteers, and members:
- on how plan works and what their responsibilities are;
- in first aid and CPR;
- in basic fire-fighting and emergency procedures.

g) Hold drills and test plan.

h) Review, update periodically and test again.

4. **Suggested Plan Structure:**

a) Emergency Phone Numbers.

b) Introduction:
- Purpose of and authority of plan;
- Assessment of potential disasters;
- Relationship and agreements with other agencies.

c) Mitigation:
- Survey of facility and non-structural components;
- Inspection and maintenance schedules;
- Security of safety systems.

d) Preparedness:
- Emergency assignments;
- Training requirements and schedules;
- Inventory of congregation members’ skills;
- Roster of disabled members and staff;
- Continuity of leadership;
- Shelter locations in and near facility;
- Protection of vital records;
- Inventory and maintenance of emergency supplies and equipment.

e) Response:
- Warning and communications systems;
- Emergency procedures for each type of disaster (i.e. earthquake, fire, bomb threat);
- Evacuation procedures;
- Damage assessment procedures;
- Public information procedures.
f) Recovery:
   - Potential community assistance sites;
   - Alternate sites of continuing organization services;
   - Repair, replacement and restoration of vital equipment;
   - Insurance procedures and coverage.

g) Attachments: 7
   - Assignment list;
   - Floor plan of facility;
   - Lists of emergency and relief agencies;
   - Map of community with shelter locations marked;
   - Lists of emergency equipment and supplies, with locations.
DISASTER PREPAREDNESS GUIDE FOR RELIGIOUS ORGANIZATIONS
(From “Disaster Preparedness Guide For Religious Organizations”
By The Marin Chapter Of The American Red Cross, June, 1985)

EXHIBIT A: FLOWCHART OF EMERGENCY PREPAREDNESS ACTIVITY

<table>
<thead>
<tr>
<th>DEVELOPMENT OF A DISASTER PLAN</th>
<th>DEVELOPMENT OF AN EMERGENCY SUPPLY KIT</th>
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<tbody>
<tr>
<td><strong>USE AVAILABLE RESOURCES</strong></td>
<td><strong>FORMULATE A LIST</strong></td>
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<tr>
<td>- call of the expertise in your organization</td>
<td>- evaluate your particular needs</td>
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<tr>
<td>- read Red Cross and government literature on emergency planning</td>
<td>- develop a list of items you have determined are pertinent to your situation</td>
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<tr>
<td>- adapt the information to your own facilities and needs</td>
<td><strong>ACQUIRE THE NECESSARY ITEMS</strong></td>
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<tr>
<td><strong>FORMULATE A PLAN</strong></td>
<td><strong>REPLACE THE NECESSARY ITEMS</strong></td>
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<tr>
<td>- distribute the information</td>
<td>- make provisions for proper, accessible storage</td>
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<td>- make provisions for feedback</td>
<td>- provide for periodic rotation of items, if appropriate</td>
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<tr>
<td>- try it out with a drill</td>
<td>- keep up-to-date inventory list</td>
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<tr>
<td><strong>ESTABLISH A STRUCTURE FOR UPDATE AND REVIEW</strong></td>
<td><strong>THIS IS YOUR EMERGENCY PLAN!</strong></td>
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<tr>
<td>- designate responsibility and set a time framework</td>
<td><strong>WRITE IT DOWN!</strong></td>
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<td>- provide means for new members of the organization to be informed</td>
<td><strong>DUPLICATE IT!</strong></td>
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<td><strong>KEEP IT UP TO DATE!</strong></td>
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<td><strong>LET EVERYONE KNOW ABOUT IT!</strong></td>
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**FORM A REPRESENTATIVE COMMITTEE**
- designate a coordinator
- consider the aspects of your facility
  - physical
  - people use
- representative from key areas

**INITIAL MEETING**
- define objectives
- establish a method of inter-active communication with the people who will utilize this plan
27 Things To Help You Survive An Earthquake

Californians are constantly aware of the potential of an earthquake creating damage and creating dangerous conditions. So if we don’t properly prepare, the next quake may cause greater personal damage than necessary. Each item listed below won’t stop the next earthquake, but it may help you survive in a better way.

4 basics to do during an earthquake

1. STAY CALM.
2. Inside: Stand in a doorway, or crouch under a desk or table, away from windows or glass dividers.
3. Outside: Stand away from buildings, trees, telephone and electric lines.
4. On the road: Drive away from underpasses/overpasses; stop in safe area; stay in vehicle.

6 basics to do after an earthquake

1. Check for injuries – provide first aid.
2. Check for safety – check for gas, water, sewage breaks, check for downed electric lines and shorts; turn off appropriate utilities; check for building damage and potential safety problems during after shocks such as cracks around chimney and foundation.
3. Clean up any dangerous spills.
4. Wear shoes.
5. Turn on radio and listen for instructions from public safety agencies.
6. Don’t use the telephone except for emergency use.

14 survival items to keep on hand

1. Portable radio with extra batteries.
2. Flashlight with extra batteries.
3. First Aid Kit – including specific medicines needed for members of your household.
5. Fire extinguisher.
6. Adjustable wrench for turning off gas and water.
7. Smoke detector properly installed.
8. Portable fire escape ladder for homes/apartments with multiple floors.
9. Bottled water – sufficient for the number of members in your household.
10. Canned and dried foods sufficient for a week for each member of your household.
Note: Both water and food should be rotated into normal meals of household so as to keep freshness. Canned goods have a normal shelf-life of one year for maximum freshness.
11. Non-electric can opener.
12. Portable stove such as butane or charcoal. Note: Use of such stoves should not take place until it is determined that there is no gas leak in the area. Charcoal should be burned only out of doors. Use of charcoal indoors will lead to carbon monoxide poisoning.
14. Telephone numbers of police, fire and doctor.

3 things you need to know

1. How to turn off gas, water and electricity.
2. First Aid.
3. Plan for reuniting your family.

The Best Survival Is A Prepared Survival

City and County of San Francisco – Office of Emergency Services
4. SAMPLE FORMS
THIS IS A SAMPLE OF THE ENDORSEMENT THAT SHOULD BE ATTACHED TO THE INSURANCE POLICY OF CONTRACTORS WHO PROVIDE SERVICES (BUILDING, REPAIR, SECURITY, MAINTENANCE, ETC.) TO THE PARISH, OF A GROUP (NON-PROFIT ORGANIZATION) THAT USES PARISH FACILITIES, OR A LESSEE OF PARISH OR DIOCESAN PROPERTY.

* * * * *

ENDORSEMENT

IT IS UNDERSTOOD AND AGREED THAT THIS POLICY IS AMENDED TO INCLUDE THE FOLLOWING:

THE ROMAN CATHOLIC BISHOP OF SANTA ROSA, A CORPORATION SOLE,

(Other corporate names if any)

AND ALL OF ITS (THEIR) OFFICERS, AGENTS, EMPLOYEES AND VOLUNTEERS ARE INCLUDED AS ADDITIONAL INSURED(S).

IT IS FURTHER UNDERSTOOD AND AGREED THAT THIS INSURANCE SHALL BE PRIMARY AND NOT CONTRIBUTING WITH ANY OTHER INSURANCE IN EFFECT FOR THE ADDITIONAL INSURED(S).

IN THE EVENT OF CANCELLATION OF OR MATERIAL CHANGE IN THIS COVERAGE, THIRTY (30) DAYS ADVANCE WRITTEN NOTICE OF SUCH CANCELLATION OR CHANGE WILL BE GIVEN TO THE ADDITIONAL INSURED AT THE FOLLOWING ADDRESS:

THE ROMAN CATHOLIC BISHOP OF SANTA ROSA, A CORPORATION SOLE

c/o Office of Risk Management and Insurance Services

985 Airway Court
Santa Rosa, California  92667

Effective Date__________________________

All other terms and conditions unchanged.

Attached to Policy No.__________________ of the______________________________

(NAME OF COMPANY)

Issued to______________________________

Dated______________________________

______________________________

(AUTHORIZED REPRESENTATIVE)
Indemnity. Lessee shall indemnify and hold Lessor, and the other constituent organizations of the Roman Catholic Bishop of Santa Rosa, a Corporation Sole, its officers, agents and employees free and harmless from any and all liability, losses, damages, causes of action, claims or judgments arising occupation of the leased premises by Lessee, its employees, invitees or others occupying the premises with the knowledge and consent of lessee, or out of the making of alterations or repairs thereon, whether or not due to the actual or claims negligence (active or passive) of Lessor, any other constituent organizations of the Roman Catholic Bishop of Santa Rosa, a Corporation Sole, their officers, agents or employees, together with costs, expenses, and attorneys fees incurred in the defense of any action or litigation arising out of the same.

Insurance. Lessee shall take out and maintain during the term of this lease, from an insurer or insurers acceptable to Lessor, Comprehensive General Liability insurance, including Contractual Liability assumed by Lessee hereunder, with combined single limits of $1,000,000 for any injuries to persons (including death therefrom) and property damage. The policy or policies shall name as Additional Insureds, The Roman Catholic Bishop of Santa Rosa, a Corporation Sole, all other involved constituent organizations and their officers, agents, employees or volunteers. The policy or policies shall provide that this insurance is primary with respect to any liability or claimed liability arising out of the performance of activities under this lease and that any insurance procured by the Lessor, The Roman Catholic Bishop of Santa Rosa, a Corporation Sole, their officers, agents, employees or volunteers shall be excess and shall not be called upon to contribute until the limits of the insurance provided by the Lessee are exhausted. Such insurance may not be reduced or cancelled within 30 days notice to the Lessor.

A Certificate of Insurance and endorsement evidencing such coverage shall be furnished to the Director of Office of Risk Management and Insurance Services prior to the commencement of any activities under this Lease. (See Appendix 4-1 for Sample Endorsement).

Where Lease is entered into with non-profit organizations include this wording:

Taxes and Assessments. Lessee represents that it is a Non-Profit Organization and that it is eligible for the welfare exemption provided in Section 214 of the California Revenue and Taxation Code. Lessee agrees to furnish evidence that it is eligible for the welfare exemption and to cooperate at any later date, if necessary, with lessor in establishing that fact to the taxing authorities. If such exemption cannot be obtained for the entire period of the Lease, then Lessee shall pay any taxes assessed to the lessor against the leased premises and any personal property located thereon [as well as any assessments relating to said premises and personal property] allocable to the period of the lease.
DIOCESE OF SANTA ROSA
PARISH FACILITIES

SHORT TERM AGREEMENT

(Organization/Individual Lessee)

AGREEMENT between_____________________________________________________

(Name of Parish/Location)

and________________________________________________________________________

(Name & Address of Organization/Individual Lessee – User )

with respect to the use of the following facilities:____________________________________

(Describe )

situate: _____________________________________________________________________

(Address of facility to be used)

on the following date(s) and time(s):______________________________________________

Organization using the facility(ies) agrees to donate the amount of $_________for costs and
expenses and agrees to the following:

This permission to use the premises is granted upon these additional terms and conditions and is
non-assignable:

1. Organization shall leave the facilities in a clean and orderly condition: and if any alterations
were allowed, restore the facilities to original condition; and shall repair any damage caused
by its representatives or invitees.

2. Organization agrees to indemnify and hold harmless the Roman Catholic Bishop of Santa Rosa, the Roman
Catholic Welfare Corporation of Santa Rosa, the Parish named above, and all officers, agents and
employees of the same, from and against all liability, loss, damage, claims, demands, lawsuits and other
detriment whatsoever, from any cause, which may arise from the use of the facilities or activities in and
about the same, by the organization, its representatives, its guests, licensees and invitees.

3. Organization shall maintain commercial general liability insurance during the period covered by this
agreement insuring the user Organization and the Roman Catholic Bishop of Santa Rosa and the Parish
Location, against personal injury, bodily injury liability including death resulting therefrom, and property
damage liability, from occurrences in or about the facilities or the use or condition thereof, with a combined
single limit of no less than $1,000,000 per occurrence. Such insurance shall be primary and not
contributing with any other insurance in effect for the additionally insured facility owner-lessee, (i.e. the
Diocese of Santa Rosa and the Parish Location) and shall be evidenced by a Certificate of Insurance and an
Additional Insured Endorsement issued to the Roman Catholic Bishop of Santa Rosa, (named in Paragraph
2) and the Parish/Location, addressed to the Parish Location and approved by the Chancery Office as to
compliance with insurance requirements described herein, at least 3 weeks prior to the use of the facilities.
Such insurance shall be provided by an Insurer with a Best’s Rating of A+ VII or better.
4. Organization represents that it is organized and operated as a non-profit organization, and such Facilities shall be used exclusively for religious, educational and/or charitable purposes or for uses incidental thereto.

5. Parish may terminate this agreement and permission to use such facilities at any time for good cause without obligation except to refund any amount which Organization had donated.

Special provision: (if any)

Date: ________________

Signed by: ________________________________

Title: ________________________________

Date: ________________

(Name of User Organization)

(Name of Parish/Location)

Signed by: ________________________________

(Pastor/Administrator)

Title: ________________________________

INSTRUCTION:

THIS AGREEMENT SHOULD BE PREPARED IN DUPLICATE SO THAT THE PARISH AND ORGANIZATION EACH CAN RETAIN AN ORIGINAL SIGNED DOCUMENT.

RECOMMENDATIONS:

1. User should transmit in writing a complete copy of this Agreement to their Insurance Agent or Broker with a request that they comply with the Insurance Requirements.

2. User should report any incident or claim promptly to his Agent/Broker and the Parish.
Guidelines for Implementation of the Tenant User Liability Insurance Program (TULIP)

I. PURPOSE AND SCOPE OF THE PROGRAM:

Tenant User Liability Insurance, also known as Special Events/Outside User Liability Insurance, is coverage purchased by qualifying non-Diocesan non-profit entities that use Diocesan facilities, in order to fulfill Diocesan insurance requirements. The group or individuals using the premises (“users”) and the Diocese are afforded third-party liability insurance coverage for injuries and property damage resulting from the on-premises operations of the users using Diocesan facilities subject to the terms and conditions of the policy. Following is an overview of the coverage provided:

<table>
<thead>
<tr>
<th>Basic Coverage</th>
<th>Limit of Liability</th>
<th>Coverage Cost</th>
<th>Special Exclusions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial General Liability</td>
<td>$1,000,000</td>
<td>See Rate Schedule</td>
<td>• Athletic participants</td>
</tr>
<tr>
<td></td>
<td>Combined Single</td>
<td>Setup and cleanup performed on day</td>
<td>• Sports and athletic events</td>
</tr>
<tr>
<td></td>
<td>Limit</td>
<td>before and after the event are</td>
<td>• Abuse/Molestation</td>
</tr>
<tr>
<td></td>
<td>Per Occurrence</td>
<td>included</td>
<td>• Fireworks/fireworks displays</td>
</tr>
<tr>
<td>Host Liquor Liability Coverage</td>
<td>Included</td>
<td></td>
<td>• Asbestos &amp; Lead Contamination</td>
</tr>
<tr>
<td>Third Party Physical Damage</td>
<td>$25,000 / $250</td>
<td>Purchase separately for additional</td>
<td>• Employment Related Practices</td>
</tr>
<tr>
<td></td>
<td>Deductible</td>
<td>cost</td>
<td>• Liquor Liability</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Other exclusions also apply</td>
</tr>
</tbody>
</table>

II. WHO SHOULD PURCHASE THE COVERAGE?

Generally, any non-profit entity that uses Diocesan facilities on a one-time basis should purchase this coverage.

This program is not designed for habitational activities (sheltering of the homeless, etc.), regularly scheduled activities (weekly classes or meetings, etc.) or for uses of premises exceeding three consecutive days. In such cases, special contracts and permanent insurance, meeting Diocesan requirements, must be provided. Contact your Chancery Office when that occasion occurs.

We recommend that, except for genuine parish functions, the use of parish facilities should be limited as follows:

Use by Individuals:
Reception or other events in connection with the Sacraments; anniversary, birthday or other family-oriented celebrations; a meeting of a non-parish group (see below) that a parishioner is responsible for sponsoring/arranging.
Use by Groups:

Non-profit groups for religious or charitable purposes.

Groups and individuals may already have insurance policies that they believe are appropriate and may question the need for purchasing additional coverage. We recommend that all individuals and, with few exceptions, all groups purchase this Special Events/Outside User Liability Insurance coverage. Chancery approval in writing should be secured for any exceptions.

The Knights of Columbus, Italian Catholic Federation and other similar, incorporated, Catholic groups that provide proof of insurance acceptable to our Insurance Administrators can be excepted from purchasing the special events coverage. Similar exceptions may be granted to the Boy/Girl Scouts. The Chancery should decide the Diocesan position on these and may want, for consistent implementation, to send an advisory to parish administrators.

III. FORMS AND PAPER WORK:

There are two forms that must be filled out whenever Diocesan facilities are used by non-Diocesan groups or individuals: the "Liability Insurance for the Events of Outside Users at Diocesan Facilities" application and your standard Diocesan approved facility Short-Term Use Agreement. (See attached.) The parish priest or administrator is designated as responsible for signing the latter form on behalf of the Diocese. In addition, they need to be sure the appropriate distribution of the form occurs. Instructions are on the form.

When filling out the “Liability Insurance for the Events of Outside Users” Application, no representations should be made as to the scope or adequacy of the coverage. Parish personnel should just say that purchasing the coverage is simply a Diocesan insurance requirement. Refer all questions regarding the coverage, exclusions or claims handling procedures to the program administrator, Arthur J. Gallagher & Co.

Please note: The Short-Term Use Agreement must be executed even if the requirement to purchase the Special Events coverage is waived by the Chancery. In this case, normal Diocesan insurance requirements must still be met by securing a Certificate of Insurance and appropriate Additional Insured Endorsements from the Outside User's own carrier. Do not submit the “Liability Insurance for the Events of Outside Users” Application in this situation.

If there are two different events occurring on the same day at a Diocesan location, both must secure separate coverage. Set-up and clean-up performed on the day before and after the event are included in the charge.

The pastor or parish administrator is responsible for assuring that the completed forms and payment reach the Chancery at least seven days prior to the event. The parish is not to hold these forms. Instructions are provided on the application. Generally, these forms are forwarded to the program coordinator at the Chancery when completed. Coverage is jeopardized if the Chancery did not have notice of the event prior to the date.
Diocese of Santa Rosa

YOUTH ACTIVITIES CHECKLIST

ALL PARISH SPONSORED YOUTH ACTIVITIES MUST PLAN EARLY AND COMPLY WITH THE FOLLOWING:

Key Action Checklist:

□ 1. OFFSITE ACTIVITIES MUST OBTAIN APPROVAL - SEE “REQUEST FOR APPROVAL FORM”

□ 2. BE KNOWLEDGEABLE OF AND FOLLOW ALL “SAFE ENVIRONMENT” POLICIES

□ 3. PLAN FOR PROPER SUPERVISION - SELECT AND TRAIN CHAPERONS WITH CARE
   - ADHERE TO “SAFE ENVIRONMENT” GUIDELINES
   - REVIEW “SUPERVISION” GUIDELINES
   - OBTAIN COMPLETED AND SIGNED “CODE OF CONDUCT: CHAPERONS”
   - OBTAIN COMPLETED AND SIGNED “ADULT RELEASE AND WAIVER FORM”
   - CHAPERON ORIENTATION

□ 4. OBTAIN THE APPROPRIATE COMPLETED AND SIGNED WAIVER/RELEASE FORMS
   - REVIEW “INFORMED CONSENT” GUIDELINES
   - YOUTH REGISTRATION, MEDICAL RELEASE AND PARENTAL CONSENT FORM
     - ANNUAL REGISTRATION AND REGULAR GROUP ACTIVITIES – SHORT FORM
     - SINGLE DAY EVENTS/ACTIVITIES – SHORT FORM
   - OVERNIGHT EVENTS/ACTIVITIES SIGNED BY PARENT/GUARDIAN (5 PLACES) AND PARTICIPANT (1 PLACE) – LONG FORM
   - OBTAIN COMPLETED AND SIGNED ADULT RELEASE AND WAIVER FORM FOR ACTIVITY PARTICIPANTS OVER 18 YEARS OLD

□ 5. ACTIVITIES AND EQUIPMENT
   - REVIEW “ACTIVITIES AND EQUIPMENT” GUIDELINES
   - EVALUATE ACTIVITIES, FACILITIES AND EQUIPMENT FOR POTENTIAL RISKS AND HAZARDS.
   - DO NOT ALLOW ACTIVITY IF RISKS AND HAZARDS OF ACTIVITY, FACILITIES AND EQUIPMENT CANNOT BE REMOVED
   - ACTIVITIES TO BE AVOIDED – REVIEW “HIGH RISK ADVISORY”

□ 6. TRANSPORTATION - REVIEW “TRANSPORTATION POLICY”

□ 7. HAVE A WRITTEN EMERGENCY PLAN
   - REVIEW “EMERGENCY PLAN” GUIDELINES
   - HAVE AN” INCIDENT REPORTING FORM” READILY AVAILABLE AT ALL ACTIVITIES/EVENTS

___________________________________________  _____________________________
Completed By                                      Date
Diocese of Santa Rosa
Youth Activities Guidelines

Prevention of losses is important to the diocese, parish, school and its people. First, the pain, suffering and inconvenience that accompany accidents are reduced. Second, minimizing losses acts directly to help reduce insurance premiums. Every dollar paid in insurance premiums due to preventable losses is a dollar unavailable to provide resources to your ministry.

The following guidelines are intended to, along with your good judgment, help prevent and minimize losses in parish and school youth activities. Generally, these guidelines should be used for all offsite children and youth group activities of the parish/school. However, the guidelines should also be followed for various “one time” activities held at the parish/school (i.e. lock-ins, dances, CYO, etc). In addition, it is advisable that the permission/waiver and code of conduct forms be obtained from all youth group members on an annual basis.

1. Supervision

Know and follow all aspects of the Diocese’s Safe Environment Program. The guidelines in this document do not replace or supersede the Safe Environment Program. If any of the following guidelines are more restrictive than the Safe Environment Program, consideration of these guidelines is recommended.

Guidelines for appropriate and inappropriate behavior or activities should be clearly explained and distributed in written form (code of conduct ) prior to the start of an event to all involved, including but not limited to, chaperons, participants and their parents/guardians.

If you are planning for any type of youth activity, including overnight stays, be sure to plan for proper supervision and accommodations.

A. Chaperons:

1. All chaperons must comply with all Diocesan Safe Environment policies.

2. Chaperons must be at least 21 years of age.

3. The number of chaperons for any event should be based on good judgment factoring in the age of the participants, location and activity of the event.

4. At least 2 chaperons should attend any parish or school sponsored event.

5. Both male and female chaperons should supervise co-ed events and field trips.

6. In addition to other criteria, chaperons should be chosen that have the mental and physical abilities as well as the temperament to effectively deal with youth.

7. NO CHAPERON SHOULD BE ALONE WITH A YOUTH PARTICIPANT AT ANY TIME (OTHER THAN A PARENT WITH HIS/HER CHILD), INCLUDING DURING TRANSPORTATION.
8. Maintain an ‘open door’ policy – all interactions between chaperons and youth should be in an area that can be observed by other chaperons.

9. If the pre predetermined number of qualified chaperons do not show-up, the event should be canceled.

10. Chaperons should be reminded to stay in their role as chaperon.

11. All Chaperons must attend a formal orientation to familiarize them with their duties and responsibilities.

12. All chaperons must review and sign a Code of Conduct and Adult Release and Waiver Form.

2. Participants - Only youth that are judged to have the maturity and physical capabilities to safely handle the activities should be allowed to participate.

3. Informed Consent - Youth Registration, Medical Release and Parental Consent Form or Adult Release and Waiver Form

The appropriate form must be fully completed and signed for each participant:

A. Annual Program Registration - The Youth Registration, Medical Release and Parental Consent Form must be filled out, signed by parent/guardian, signed by participant and submitted for all youth that participate on a regular basis in parish sponsored on-site weekly youth group programs for all participants under the age of 18, NO EXCEPTIONS.

B. Single Day Events - The Youth Registration, Medical Release and Parental Consent Form must be filled out, signed by parent/guardian, signed by participant and submitted for all youth activities and field trips (other than overnight trips/events) for all participants under the age of 18, NO EXCEPTIONS.

C. Overnight Events - The Youth Registration, Medical Release and Parental Consent Overnight Events/Activities Form must be filled out, signed by parent/guardian, signed by participant (where applicable) and submitted for all overnight youth activities and field trips for all participants under the age of 18, NO EXCEPTIONS.

D. Adult Participants - Participants over the age of 18 must fill out and sign an “Adult Release and Waiver” form (see attached form).

All Forms must include specific details regarding the destination, activities, time frames and method of transportation for all youth activities.

5. Activities and Equipment

A. All activities must be appropriate for the age, mental ability, and physical ability of the participants.
B. Any facilities or equipment to be used as part of a youth activity should be reviewed/inspected for obvious hazards prior to the activity.

C. Chaperons must understand and remain within the scope of activities for which parents/guardians have provided informed consent.

D. Activities to be avoided – see “High Risk Activities Advisory”

5. Transportation – see “Transportation Policy”

6. Have an Emergency Plan

All activities require an emergency plan. These plans need to be responsive to reasonably foreseeable emergencies.

A. Take the following items into consideration when developing your emergency plan:

1. Emergency Reporting and Evacuation
2. Have “Incident Report” readily available
3. Emergency Medical Aid
4. First Aid
5. Keep Youth Registration, Medical Release and Parental Consent forms in your possession
6. Child missing
7. Security/Violence
8. Fire
9. Earthquake
YOUTH ACTIVITY FORMS
REQUEST FOR APPROVAL: OFFSITE YOUTH ACTIVITIES

This form must be submitted for approval as far in advance as possible to the appropriate person: For parish youth ministry events/activities to the Pastor. For parish religious education trips, to the Pastor and Director of Religious Education.

Name of sponsoring parish organization:

Name of contact person: ____________________________ Phone: ____________________________

Type of Activity(ies):

Dates: ____________________________

Place: ____________________________

What is the purpose of the event/activity?

What else is occurring at the event when the group will be there?

What type of sleeping accommodations will be used? (Over night stays)

What will be the adult child ratio?

All adults screened and fingerprinted according to the Safe Environment Program? _________

What type of transportation will be used? ____________________________________________

__________________________________________________________

__________________________________________________________

What type of training/preparation/orientation will be done in advance?

__________________________________________________________

Approved by: _____________________________________________

Date: ____________
CODE OF CONDUCT: CHAPERONS

1. I agree to be responsible for the children assigned to me.

2. I agree to follow the requirements of the Diocese of Santa Rosa’s Safe Environment Program.

3. I agree to be a good role model in my interactions with all on this trip by:
   a. Dressing appropriately
   b. Not consuming alcohol
   c. Not smoking
   d. Not using illegal drugs
   e. Not possessing a weapon
   f. Being respectful to all children, adults and others I may encounter on this trip.

I have read this Agreement and understand and agree to everything set forth above.

______________________________  ________________________________
Signature                                      
Print Name

______________________________  ________________________________
Event                                      Date
ADULT RELEASE AND WAIVER FORM

ACTIVITY________________________________________________________

________________________________________________________

(Describe in detail; include transportation)

PARISH/SCHOOL________________________________________________________

NAME________________________________________________________

ADDRESS:________________________________________________________

(Street, City, Zip)

PERSON(S) (OTHER THAN PARENT) TO NOTIFY IN CASE OF EMERGENCY:

NAME________________________________________________________

PHONE________________________________________________________

Release and Waiver of Liability: I hereby accept any and all responsibility for, and assume the risk of any and all injury or damage to my person which might arise directly or indirectly as a result of participation in __________________ (Activity/Program) __________________.

I further expressly release, discharge and hold harmless the Diocese of Santa Rosa and __________________ (School/Parish/Organization) __________________ from any liability whether caused by the negligence of the Diocese of Santa Rosa and __________________ (School/Parish/Organization) __________________, or any employees and volunteers in their capacities as representatives of the Diocese of Santa Rosa and __________________ (School/Parish/Organization) __________________ or otherwise. I certify that I am familiar with the contents of this release, that I have read and understand the same, and that it is my intention by signing this release that the same be binding not only on me but, my dependant children, my heirs, administrators, executors, successors, and assigns.

I am not aware of any medical condition I have which would render it inappropriate for me to participate in any such activity.

SIGNATURE________________________________________________________

DATE________________________________________________________

ADDRESS________________________________________________________

PHONE: Home Work Cell
DIOCESE OF SANTA ROSA
YOUTH REGISTRATION AND PARENTAL CONSENT FORM

Participant Name: _____________________________
Date of Birth: _________________________________
Parents / Guardians Names: ____________________________________________________________
Street Address: ________________________________________________________________
City / State / Zip Code: _____________________________________________________________
Home phone number: _____________________________________________________________
Work phone number: ______________________________________________________________
Cell phone number: ______________________________________________________________
Parish / School: ________________________________________________________________

Event/Activity: ________________________________________________________________
Date: _____________________________

YOUTH CODE OF CONDUCT:

I agree to uphold and exemplify positive Catholic values, and I understand that my participation in this program requires compliance with rules and regulations regarding my conduct. Specifically, I agree that during my participation in the program:

- I will not use, bring, or be under the influence of illegal drugs or alcohol;
- I will not smoke or use tobacco products;
- I will politely obey the requests and directions of the adult leaders.
- I will stay with my assigned group or buddy at all times.
- I will participate in the approved activity at all times.
- I will dress appropriately at all times.
- I will be on time to activities and will observe all check in rules.
- I will treat adult leaders, other participants, and community members with respect and will not engage in behavior that reflects poorly on me or the group such as: stealing, swearing, fighting, being physically or verbally abusive, being dishonest, damaging property, threatening others, or engaging in disruptive behavior.
- I will not participate in hazing, teasing, or other similar activities.
- I will not engage in inappropriate sexual behavior;
- I will not be in the possession of or use firearms, knives, or weapons of any kind;
- I will not engage in acts of violence; and
- I will respect the physical property of the facility and will not engage in acts of vandalism.

I agree to abide by these rules and the supervision of adult leaders, and understand that violations will be dealt with in an immediate and appropriate manner. If I should be dismissed from participation in the program, I understand that my parents will be contacted to arrange for my immediate transportation home.

Signature of Participant __________________________________________________________________________ Date: ________________
PARENT AGREEMENT / CONSENT

I/we, the undersigned parent or guardian of the Participant named on this form give permission for my/our child’s participation in the Event/Activity referred to on this form, and:

- I/we agree to direct my/our child to cooperate and comply with all reasonable directions and instructions from Children/Youth Ministry staff or adult volunteer leaders.
- I/we will immediately and at my own cost retrieve my child(ren) from this activity if my child(ren) does not comply with the Code of Conduct to the satisfaction of the adult leaders.
- I/we give permission for my/our child to be transported to and/or from Children/Youth Ministry programs, events, and activities in vehicles driven by adult leaders selected by the parish Children/Youth Ministry coordinator, in accordance with diocesan guidelines.
- I/we agree to be responsible for all medical expenses relating to injury of my/our child as a result of his/her participation in any Children/Youth Ministry activity, whether or not caused by the negligence of the parish, school, diocesan, or Children/Youth Ministry program employees or agents, or volunteers or other participants.
- I/we understand that in the course of participating in Children/Youth Ministry activities, my/our child may engage in activity that carries a risk of injury to the body, psyche, or property of themselves and others. Such injuries can be caused by other persons, may be accidental or self-inflicted, or may arise from faulty equipment or facilities, existing conditions of recreational facilities, vehicle accidents while in transport during an activity, or through the activity itself.
- I/we are not aware of any medical condition of my child which would render it inappropriate for him/her to participate in any such activity.
- I/we, hereby, give permission to the physician or dentist selected by the activities supervisory personnel then present to render medical or dental treatment deemed necessary and appropriate by the physician or dentist.

Accordingly, in consideration for being permitted to participate in the activities, to use the equipment provided, and to enter the premises and facilities of the Diocese of Santa Rosa and (Parish/School/Organization), for any purpose including observation of and participation in activities, the undersigned parent or guardian, for him or herself and any successors in interest, and on behalf of the minor child, agrees as follows:

1. To release, waive, discharge, and promise not to sue the Roman Catholic Bishop of Santa Rosa, a corporation sole, and (Parish/School/Organization), their, employees, agents, and volunteers (the “Diocese”) from all liability for any loss or damage, and any claim or demands therefore on account of serious or mortal injury to the body, injury to psyche, or injury to property of the minor child, or to undersigned parent or guardian, whether caused by negligence or other conduct by the Diocese while the minor child, parent, or guardian is participating in the youth ministry activities or in, upon, or about the premises of the Diocese or any of its facilities or equipment.

2. To indemnify and hold harmless the Diocese from any loss, liability, damage, or cost it may incur due to the presence of the minor child, parent, or guardian in, upon, or about the premises of the Diocese, its facilities or equipment, or while participating in any youth ministry activities whether caused by the negligence of the Diocese or otherwise.

3. That he or she has read this Consent Form and agreement and voluntarily signs it, and that no oral representations, statements, or inducements apart from the contents of this Form have been made.

I/we have read this Agreement and understand and agree to everything set forth above.

Signature of Parent or Guardian
_______________________________Date:__________________________________
DIOCESE OF SANTA ROSA
YOUTH REGISTRATION, MEDICAL RELEASE, AND PARENTAL CONSENT FORM – OVERNIGHT STAY

Participant Name:___________________________
Date of Birth:________________________
Parents / Guardians Names:____________________________________________
Street Address: ______________________________________________________
City / State / Zip Code:__________________
Home phone number:________________________________________
Work phone number:________________________________________
Cell phone number:________________________________________
Parish / School:________________________________________
Youth Ministry Event / Date:_____________________________________________________________

YOUTH COVENANT:

I agree to uphold and exemplify positive Catholic values, and I understand that my participation in this program requires compliance with rules and regulations regarding my conduct. Specifically, I agree that during my participation in the program:

- I will not use, bring, or be under the influence of illegal drugs or alcohol;
- I will not smoke or use tobacco products;
- I will not engage in inappropriate sexual behavior;
- I will not be in the possession of or use firearms, knives, or weapons of any kind;
- I will not engage in acts of violence; and
- I will respect the physical property of the facility and will not engage in acts of vandalism.

I agree to abide by these rules and the supervision of adult leaders, and understand that violations will be dealt with in an immediate and appropriate manner. If I should be dismissed from participation in the program, I understand that my parents will be contacted to arrange for my immediate transportation home.

_______________________________Signature of Youth Participant   Date:________________

EMERGENCY HEALTH / MEDICAL INFORMATION AND CONSENT

In the event of an emergency, I, the undersigned parent/guardian of the child named on this form, hereby give permission to the Diocese of Santa Rosa, parishes within the Diocese, and their employees, agents, representatives, and adult volunteers, to arrange for and authorize emergency medical, dental, or surgical treatment for my child, as considered necessary by the attending physician. I wish to be advised prior to any further treatment by the hospital or doctor.

Family Doctor: ________________________________________Phone: ______________________
Family Dentist: ________________________________________Phone:____________________
Family Health Plan Carrier AND Policy Number: _________________________________________________________________________

I also agree to provide designated Youth Ministry representatives with current telephone numbers at which I can be reached, as well as the names and phone numbers of individuals who are likely to know where I am should an emergency arise. In the event of an emergency, if you are unable to reach me at the numbers listed above, please contact:

Name:________________________________________________________
Relationship:__________________________________________________
Telephone:___________________________ Alternate Contact Number: ____________________________

Signature of Parent/Guardian _____________________ Date _____________________
MEDICATIONS AND NON-EMERGENCY HEALTH TREATMENT

[Please sign/authorize the following authorizations/directions, as appropriate]

1. If my child becomes ill with symptoms that do not indicate emergency medical treatment (e.g., headache, vomiting, sore throat, fever, diarrhea), I wish to be called collect (reversed phone charges) to be informed of my child’s condition.

   ____________________________________________________________
   ____________________________
   Signature of Parent/Guardian                           Date

2. My child is currently taking the following medication(s), which he/she will be bringing on this activity in well-labeled containers that include clear directions for dosage and frequency of usage. I hereby give permission for an adult Youth Ministry leader to administer the following medication(s):

   ______________________________________________________________________
   ______________________________________________________________________

   ____________________________________________________________
   ____________________________
   Signature of Parent/Guardian                           Date

3. No medication of any type (prescription or nonprescription) may be administered to my child unless his/her condition is life threatening and emergency treatment is required, as considered necessary by the attending physician.

   ____________________________________________________________
   ____________________________
   Signature of Parent/Guardian                           Date

4. I hereby grant permission for nonprescription medication (e.g., non-aspirin pain relievers, throat lozenges, cough syrup) to be given to my child, if deemed advisable by the adult supervisor of the Youth Ministry activity.

   ____________________________________________________________
   ____________________________
   Signature of Parent/Guardian                           Date

SPECIFIC MEDICAL INFORMATION/CONDITIONS

Allergic reactions (to medications, foods, plants, insects, etc.)?

____________________________________________________________________

Immunizations (date of last tetanus/diphtheria immunization):

______________________________________________________________________________________

Current medications being taken by child:

______________________________________________________________________________________

Medically-prescribed dietary restrictions?

______________________________________________________________________________________

Physical limitations?

______________________________________________________________________________________

History of severe homesickness, emotional reactions to new situations, sleepwalking, bed wetting, fainting?

______________________________________________________________________________________

Any recent exposure to contagious disease/condition, such as mumps, measles, chicken pox? If so, specify the date and the condition exposed to:

______________________________________________________________________________________

Any other special medical issues to be aware of?

______________________________________________________________________________________
PARENT AGREEMENT / CONSENT

I/we, the undersigned parent or guardian of the Youth Participant named on this form give permission for my/our child’s participation in the Diocesan Youth Ministry referred to on this form, and in addition to the Health/Medical Information Consent provisions that we have agreed to above:

- I/we agree to direct my/our child to cooperate and comply with all reasonable directions and instructions from Youth Ministry staff or adult volunteer leaders.

- I/we give permission for my/our child to be transported to and/or from Youth Ministry programs, events, and activities in vehicles driven by adult leaders selected by the parish Youth Ministry coordinator, in accordance with diocesan guidelines.

- I/we agree to be responsible for all medical expenses relating to injury of my/our child as a result of his/her participation in any Diocesan Youth Ministry activity, whether or not caused by the negligence of the parish, diocesan, or Youth Ministry program employees or agents, or volunteers or other participants.

- I/we understand that in the course of participating in Diocesan Youth Ministry activities, my/our child may engage in activity that carries a risk of injury to the body, psyche, or property of themselves and others. Such injuries can be caused by other persons, may be accidental or self-inflicted, or may arise from faulty equipment or facilities, existing conditions of recreational facilities, vehicle accidents while in transport during an activity, or through the activity itself.

Accordingly, in consideration for being permitted to participate in the activities of the Youth Ministry Program, to use the equipment provided, and to enter the premises and facilities of the Diocese of Santa Rosa, for any purpose including observation of and participation in activities, the undersigned parent or guardian, for him or herself and any successors in interest, and on behalf of the minor child, agrees as follows:

1. To release, waive, discharge, and promise not to sue the Roman Catholic Bishop of Santa Rosa, a corporation sole, and its affiliated entities, employees, agents, and volunteers (the “Diocese”) from all liability for any loss or damage, and any claim or demands therefore on account of serious or mortal injury to the body, injury to psyche, or injury to property of the minor child, or to undersigned parent or guardian, whether caused by negligence or other conduct by the Diocese while the minor child, parent, or guardian is participating in the youth ministry activities or in, upon, or about the premises of the Diocese or any of its facilities or equipment.

2. To indemnify and hold harmless the Diocese from any loss, liability, damage, or cost it may incur due to the presence of the minor child, parent, or guardian in, upon, or about the premises of the Diocese, its facilities or equipment, or while participating in any youth ministry activities whether caused by the negligence of the Diocese or otherwise.

3. That he or she has read this Consent Form and agreement and voluntarily signs it, and that no oral representations, statements, or inducements apart from the contents of this Form have been made.

I/we have read this Agreement and understand and agree to everything set forth above.

________________________________________________  ________________________
Signature of Parent or Guardian             Date

________________________________________________  ________________________
Signature of Parent or Guardian             Date
VI. INDEX – LOSS CONTROL BULLETINS
INDEX
LOSS CONTROL BULLETINS

Food Protection .................................................................
Use of Vehicles by Volunteer and Staff Drivers ....................
Operation of Diocesan Vehicles by Priests from Another Diocese or Country
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Risk Management Guidelines for In-Home Religious Education, Confirmation, and Youth Ministry Programs ....
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Weight Room Procedures...........................................................
Guidelines for Student Use of High School Physical Science, Chemistry, Earth Science and Biology Laboratories
TO PREVENT BACTERIAL FOOD POISONING:

- Keep harmful bacteria out if possible.
- Keep bacteria from growing if they do get into foods.
- Keep watch on time and temperature, as well as cleanliness.

TIME: Don't let food ready to serve stand longer than one hour at room temperature.

TEMPERATURE: Keep cold foods refrigerated at 40º F. or lower until they are served. Keep hot foods hot, above 140º F., until they are served.

FOODS TO WATCH:

- Cream-filled or custard-filled pastries;
- Cakes and puddings;
- Any dish made with cream sauce;
- Meats, poultry, and fish;
- Dressing for poultry or meat;
- Sandwiches and sandwich filling.

TO PREVENT CHEMICAL FOOD POISONING:

- Be sure all poisons are clearly labeled.
- Never store poisons in food preparation areas.
- Do not use insect sprays over or near food.
- Do not keep any acid food or drink in a galvanized container.

SAFE STORAGE METHODS:

- Keep storage rooms clean and use them for no other purpose.
- Store all food at least eight inches above floor.
- Keep refrigerator neat and clean.
- Keep food refrigerated in shallow containers covered.
- Do not overload refrigerator and block air circulation.
SEVEN EASY RULES FOR SAFE FOOD:

1. KEEP COLD FOODS COLD -- HOT FOODS HOT. Do not let foods stand at room temperature.
2. KEEP HANDS CLEAN and touch food with hands as little as possible.
3. Don't let anyone with a skin infection or a cold handle food.
4. Keep kitchens, dining rooms and storage rooms free from rats, mice and insects.
5. Protect foods from sneezes, customer handling, and dust.
6. Be sure poisons are well labeled and kept away from food preparation areas.
7. Wash dishes, glasses, silver and utensils by methods recommended by your health department.
TEMPERATURES FOR CONTROL OF BACTERIA

212º F. COOKING ZONE
Destroys most organisms capable of causing disease in a few minutes, provided the entire mass reaches the cooking temperature.

165º F. WARMING ZONE
Prevents multiplication of bacteria, but allows survival for hours

140º F. DANGER ZONE
Keep food out of this temperature range except for short periods during preparation and serving.

40º F. COOLING ZONE
Save for relatively short periods of time --- prevents bacterial multiplication.

32º F. SUBFREEZING ZONE
Prevents multiplication, but most bacteria survive freezing.

NOTE: To give the necessary margin of safety, a temperature setting of less than 40º F. is suggested for refrigeration units that are being used frequently through the day.
USE OF VEHICLES BY VOLUNTEER AND STAFF DRIVERS

Parishes and other organizations have been held liable for the acts of Employees and Volunteers. “IF EMPLOYEES OR VOLUNTEERS DRIVE THEIR OWN CARS ON YOUR BEHALF, YOU VERY WELL MAY END UP PAYING ON THEIR ACCIDENTS. “

For Parishes, Schools, and other organizations, we recommend that the use of personally owned vehicles by employees and volunteers be as follows:

1. **REDUCE THE USE OF ALL VEHICLES TO THE ABSOLUTE MINIMUM.** Necessity should be the watchword.

2. **DRIVERS SHOULD BE AT LEAST 25 YEARS OLD.** All drivers should be screened carefully. Age and health as well as physical and mental condition should be considered.

3. **DRIVERS MUST HAVE A VALID, UNRESTRICTED DRIVERS LICENSE.** A COPY OF EACH DRIVERS LICENSE SHOULD BE KEPT ON FILE.

4. **THE DRIVER SHOULD CARRY LIABILITY INSURANCE ON THE VEHICLE TO BE USED. THIS IS A KEY ELEMENT SINCE THE INSURANCE CARRIED BY THE DRIVER WILL TYPICALLY BE USED UP BEFORE. THE DIOCESAN INSURANCE COMES INTO PLAY; THESE COVERAGES ARE SHOWN ON THE DECLARATION PAGE OF THE INDIVIDUAL INSURANCE POLICY. A COPY OF THE CURRENT DECLARATION OF COVERAGE, ALONG WITH A COPY OF THE DRIVERS LICENSE SHOULD BE MAINTAINED ON FILE, E.G., YOUTH MINISTER’S OFFICE, PARISH SECRETARY’S OFFICE, ETC.**

5. One seat belt must be provided for and used by each vehicle occupant.

6. No private (non-chartered) vehicle, including vans, with more than nine seats should be used. Additionally, no one should ride in the bed of pick-up trucks.

7. Use chartered transportation for field trips whenever possible.

8. Do not allow volunteers to drive diocesan vehicles.

9. Only designated employees should be allowed to drive diocesan vehicles.
OPERATION OF DIOCESAN VEHICLES BY PRIESTS FROM ANOTHER DIOCESE OR COUNTRY

Many pastors as well as associates invite priests from another diocese or country to supply for them during their vacation time. In these situations, the pastor is responsible to see that the priest is qualified in operating any of the parish vehicles.

Due to state laws regarding drivers, it is imperative that these priests have an understanding of our basic driving laws. To insure that these individuals are licensed validly in your state, you should obtain a photocopy of their State or International Drivers License or their respective state's license and keep this on file.
FESTIVALS AND FIESTAS

Festivals or Fiestas are often the largest single fundraiser on the parish calendar. Cutting corners to save money in the short run can lead to expensive settlements in the end. In order to minimize the liabilities presented by such events, we recommend:

1. If carnival amusement rides are to be used, please obtain approval from the appropriate office at your chancery as well as obtaining their assistance in the monitoring of the carnival company’s fulfillment of diocesan insurance requirements. Please report the complete name and address of each carnival company used. In addition, please forward a copy of the contract for services and the certificate of insurance prior to signature.
2. Before allowing volunteers to begin work on a job, think about the hazards associated with the tasks. For example, does the job require special equipment; is there a potential for failing objects; will very heavy objects need to be moved; is there a possibility for physical injury? Is this a job that would normally be performed by contractors with specialized equipment and skills? A "yes" answer to any of the above questions would indicate that volunteer labor is not appropriate for the task. The cost of a relatively minor injury to a volunteer could easily offset the cost of having a job done professionally;
3. Due to the possibility of severe injury to the volunteer and potential, related property losses, all electrical and structural work should be performed by licensed professionals;
4. All construction and electrical work must conform with applicable codes. Special attention should be paid to the arrangement of electrical power cords so that tripping and electric shock hazards are minimized;
5. Temporary structures made of fabric, such as tents must be non-flammable or treated with flame retardant. Please check with your local fire department for details;
6. Decorations must be non-flammable or treated with a fire retardant as required by the local fire department. The use of large hanging decorations within buildings is strongly discouraged;
7. Make provisions for crowd control and security. If guard services are used, they should fulfill the insurance requirements outlined in Contracts for Services. Volunteers should not provide security services. If armed guards are required, the event should probably not take place;
8. The serving of alcoholic beverages is strongly discouraged. If alcohol is served, it should be closely monitored;
9. Sanitary food service procedures (including proper refrigeration) need to be exercised.
10. Fire extinguishers of the appropriate size and type must be available in any area where cooking takes place
11. Dunk tanks should not be used due to the numerous and costly losses experienced with this particular item;
12. Children 12 years old and under should not be allowed inside game booths.
13. Heavy objects such as helium tanks kept inside bathhouse should be secured.
14. The festival or fiesta area should be inspected for physical hazards each day using the Self-Inspection Checklist.
FOLDING TABLES AND CHAIRS

Awareness on the part of the parish / school facility administrators is the key to preventing liability loss. That awareness will be rewarded through minimization of premiums.

The Ordinary Mutual recommends that each parish and school facility consider the following recommendations and take appropriate action.

1. Are tables and chairs in good condition? Special attention should be given to:
   - Overall strength and stability. Old or abused tables and chairs may be a problem;
   - Integrity of table and chair legs;
   - Condition of folding and locking mechanisms;
   - Condition of chair seats and backs

2. Are tables and chairs being set up properly? Those persons setting up tables and chairs should:
   - Remove and tag defective tables and chairs. Repair, replacement, disposal must be accomplished as soon as possible;
   - Allow for sufficient aisle ways and observe maximum room capacity in compliance with local Fire Department ordinances. (This is especially important where halls are used for bingo and wedding receptions, etc.);
   - Fully open folding chairs;
   - Lock table legs in place as necessary;
   - Place tables and chairs on level surfaces.

3. Misuse of tables and chairs will cause accidents, possibly serious ones. Remember:
   - Tables are not to be used as ladders;
   - Do not overload tables;
   - People should not be allowed to lean back in chairs or use tables as chairs.

4. Moving and storage of tables and chairs:
   - Maintenance workers or similar employees, rather than facility users and volunteers, should move tables and chairs whenever possible;
   - Get plenty of help when moving tables and chairs;
   - Store tables and chairs carefully. Whatever storage method is used, tables and chairs must be secure from collapse and so arranged that they do not endanger persons storing or removing them.
WAYS TO AVOID WRONGFUL TERMINATION

A. HIRING

The existence of written management guidelines in the recruiting/hiring of personnel and the careful and timely review of job applications and letters of recommendation will assist the employer in avoiding wrongful termination cases.

Things to remember during the process:

- Beware of oral promises and assurances -- they can be used in court.
- Select the applicant with the **RIGHT** qualifications, not **NECESSARILY** the applicant with the highest qualifications.
- Be familiar with state and federal labor laws and avoid questions that should not be asked.
- Send a letter to confirm employment, detailing terms to avoid any misunderstandings later.
- Present the new employee immediately with an employee handbook and a job description; obtain signatures showing the employee has read and understood these documents.

B. JOB EVALUATIONS

- Insist on honest and fair job evaluations.
- Employees need to know what is expected of them and how well OR poorly they are performing.

C. RELEASING EMPLOYEES

- Follow company procedures with reference to individual Diocesan Manuals.
- Avoid immediate firing except for cause.
- Review employee records.
- Discuss problem areas with employee.
- Issue progressive warnings.
- Take problems before the employee / employer grievance board.
- Be aware of the process timeline that should implemented.
- Place employee on probation.
- Retain personnel file.
- Any of the above steps taken should always be documented

**BEFORE MAKING ANY DECISIONS, PLEASE CONFER WITH THE DIOCESAN PERSONNEL DIRECTOR.**
CHRISTMAS TIME LOSS PREVENTION UPDATE

The Diocese of Santa Rosa recommends the following ideas to help make the season safe. Special decorations and festive gatherings are often part of Christmas celebrations and require attention if losses are to be prevented.

A. Generally, Christmas trees (real and artificial) and decorations placed in public areas (churches, halls, etc.) must be treated so that they are flame retardant or they must be made of a non-flammable material. CHECK WITH YOUR LOCAL FIRE STATION FOR SPECIFIC REGULATIONS.

"REAL CHRISTMAS TREES CAN PRESENT A SEVERE FIRE HAZARD, ESPECIALLY AS THEY DRY OUT. EVEN POTTED TREES CAN BECOME DANGEROUSLY DRY. Purchase the freshest tree possible and follow local fire station regulations and recommendations for trees and decorations in public and non-public areas (including those recommendations with reference to keeping the trunks of "real" trees in water). Always place trees and decorations away from sources of heat.

Once it is time to take the tree down, do so and dispose of the tree immediately. DO NOT LEAVE A DRY TREE INSIDE OR NEXT TO A STRUCTURE WHERE IT COULD BECOME FUEL FOR A FIRE. DO NOT ATTEMPT TO BURN THE TREE IN A FIREPLACE, STOVE OR EVEN IN THE OPEN.

B. Christmas trees and decorations must be located so that they do not obstruct (and will not obstruct in case of falling) exits, exit signs, exit lights, fire alarms, fire sprinklers, fire extinguishers, etc.

C. All Christmas lights should be examined prior to use. Discard and replace light strings that are frayed, broken, etc. All light strings should bear the Underwriters Laboratory "U. L." listed seal. Lighting that is used out of doors must be specifically rated for such duty. Unplug lights when you are away.

CHECK WITH YOUR LOCAL FIRE STATION FOR REGULATIONS AND RECOMMENDATIONS REGARDING THE SAFE USE OF CHRISTMAS LIGHTS.

D. The use of candles in conjunction with decorations and celebrations must be tightly controlled. DO NOT USE CANDLES ON CHRISTMAS TREES. Candle holders must be noncombustible. Candles should be placed well away from combustible materials and checked frequently. GENERALLY, HAND HELD CANDLES SHOULD NOT BE ALLOWED.

E. Make sure that parking lots, building approaches, and interior walking surfaces are well lighted and free of obstructions, holes, etc.
HOLY WEEK LOSS PREVENTION REMINDERS

As parishes are in the process of planning for Holy Week and Easter, the following suggestions should be made to avoid bodily injury and property losses.

Because of the litigious culture that we live in, certain liturgical rites during Holy Week and Easter expose the church to extraordinary liability losses. The following recommendations are intended to cut down on the possibility of accidental loss during these important celebrations.

1. Due to the potential fire hazard in the handling of candles by the congregation, simple safety procedures, according to the local conditions, should be implemented, especially concerning the passing (person to person) of candles.

2. All candles must be located well away from drapes, hangings and other combustible materials including dry flowers.

3. If the parish is constructing a temporary immersion font, make sure electrical and microphone cords and wiring are not placed near the font. The font should be constructed on a "Non Slip" surface or have a carpet underneath and around the general area of the font to avoid slip and fall accidents. The interior of the font should be kept clear of rocks. Make sure someone is available to help those to be baptized enter and exit the font.

4. As these fonts are generally located in an easily accessible area of the church, care should be given in the planning to insure that children are not allowed to play in or around the font.

5. If large processions, including participation of the church congregation are to occur, ushers or other attendants should be ready to direct the congregation in an orderly fashion, especially if the use of public entities or streets are utilized. (If public facilities are used, streets, etc., coordination with local authorities is recommended.)
FIREWORKS SALES

Each year the subject of fireworks sales as a Fourth of July fundraiser is brought up in many of our diocesan entities. Due to the following reasons, The Diocese of Santa Rosa prohibits fireworks sales, either on or off parish property:

1. Fireworks sales by parishes, schools, or other diocesan entities presents moderate to severe exposures to liability and property losses.

2. The cost of liability claims due to the operation of a fireworks stand is potentially high.
PLAYGROUND SAFETY

A major source of accidents and liability losses on our properties centers around playground equipment. Every year, nearly 500,000 children under age 15 will be taken to hospital emergency rooms for treatment of injuries sustained on playgrounds due to poor equipment maintenance and unsafe surfaces such as asphalt, concrete and packed earth.

At one California hospital alone, 45 children required hospitalization for playground injuries. Of that 45, nineteen were head or brain injuries and nineteen involved severe fractures of the upper extremities or the femur (thighbone).

Some thoughts on specific playground equipment:

**SWINGS:** Most common injuries are caused when a child falls out of the swing onto a hard surface. Other injuries occur when the child falls out of the swing and is hit in the head by the swing seat.

**SLIDES:** Excess height with no transition platform between ladder and slide increases the hazard of fall. Metal, heated by sunlight is also a danger to toddlers.

**CLIMBING EQUIPMENT:** Exposed bolts on old equipment can cause injuries to failing children. Poorly designed units that allow children to fall from one part of the equipment onto another also are hazardous.

**SEESAWS:** Most injuries are caused by falls, being hit by the moving seat, splinters, or having hands or feet crushed by the fulcrum or between the seat and the ground.

THE FOLLOWING RECOMMENDATIONS ARE INTENDED TO HELP MINIMIZE THE EXISTING HAZARDS THAT ACCOMPANY THE USE OF PLAYGROUND EQUIPMENT.

Play structures should be selected using the standards approved by the U.S. Consumer Product Safety Commission.

Avoid anything with protruding hardware that can puncture skin or snag clothing. Reject equipment with openings that could trap a finger, hand or foot.

Most playground injuries are caused by hard surfaces under the equipment; the best surface is sand or wood chips 8-12 inches thick or approved rubber matting.

Once equipment is installed, ongoing maintenance and checks are essential. Broken parts that present hazards should be fixed immediately.
ARRIVAL AND DISMISSAL PROCEDURES
FOR RELIGIOUS EDUCATION PROGRAMS

CHILDREN MUST BE CONTINUOUSLY SUPERVISED BY RESPONSIBLE ADULTS WHILE IN YOUR CARE.

In order to help eliminate serious injuries to children and costly liability losses, The Ordinary Mutual strongly encourages parish Religious Education Departments to develop procedures for Arrival and Dismissal of school children. New policies or existing ones should be written or evaluated to include the following:

A. Arrival and Dismissal should be supervised by at least 3 - 4 teachers and/or parents (30 minutes before and after class.)

B. Children should be dropped off and picked up only in the church parking lot. If parents park on side streets to drop children off before class, they should accompany their children to the school. The same is true with dismissal procedures; if the parents are parking on side streets to pick their children up, they should accompany their children back to the car from the area of dismissal. This will help eliminate the possibility of children running into the streets and being struck by a passing car. Teachers and/or parents should supervise these areas.

C. Police departments can also be helpful in the planning of arrival and dismissal procedures.

D. Since every parish physical plant is different, locations of buildings and parking lots, etc., procedures will also be different. Your local Ordinary Mutual Loss Prevention Representative would be happy to meet with you to review your particular procedures or to help make any additional recommendations.
YOUTH GROUP ACTIVITIES AND FIELD TRIPS

Prevention of insurance losses is important to the diocese, parish, and its people. First, the pain, suffering, and inconvenience that may accompany accidents are reduced. Second, minimizing losses acts directly to helping to reduce insurance premiums. Every extra dollar paid in premiums due to preventable losses is a dollar unavailable to provide resources to your parish programs.

The following recommendations are intended to, along with your good sense, help prevent loses in parish or school youth activities.

I. SUPERVISION

Guidelines for appropriate and inappropriate behavior or activities should be clearly explained and distributed in written form prior to the start of an event.

If you are anticipating any type of youth activity including overnight stays, be sure to plan ahead for proper supervision and accommodations.

A. CHAPERONS:

1. Chaperons should be at least 25 years old.
2. Generally, one chaperon should be provided for every 5 to 10 participants. (Please consult your local diocesan youth or school department office for particular recommendations.)
3. A minimum of 2 chaperons should attend any parish or school sponsored event.
4. Both male and female chaperons should supervise co-ed events and field trips.
5. NO CHAPERON SHOULD BE ALONE WITH A FIELD TRIP PARTICIPANT AT ANY TIME (OTHER THAN A PARENT WITH HIS OR HER OWN CHILD).
6. No alcoholic beverages may be consumed by any chaperon during a field trip.
7. Adult group field trip participants should fill out and submit a "Waiver and Release" form. (Please see attached forms)

B. PERMISSION SLIPS

1. Standard parental permission and emergency medical treatment authorization forms (please see attached forms) should be filled out and submitted for all youth activities and field trips for participants under the age of 18. NO EXCEPTIONS SHOULD BE MADE.
THE TOP TEN MOST SIGNIFICANT FLAWS OF LOSS CONTROL PROGRAMS

1. LACK OF MANAGEMENT COMMITMENT
2. FAILURE TO ASSIGN RESPONSIBILITIES
3. FAILURE TO ESTABLISH PROGRAM OBJECTIVES
4. MISUNDERSTANDING THE SAFETY STAFF ROLE
5. LACK OF SUPERVISORY INVOLVEMENT
6. FAILURE TO INVOLVE ALL EMPLOYEES
7. NON-EXISTENT OR INADEQUATE TRAINING
8. INCONSISTENT ENFORCEMENT OF SAFETY RULES
9. POOR FOLLOW-UP
10. LACK OF A TOTAL SYSTEM

This list was taken from the June, 1993 issue of RISK MANAGEMENT Magazine.
GUIDELINES FOR SHORT TERM USE OF PARISH FACILITIES AS HOMELESS SHELTERS

The following are guidelines offered to help decide if a shelter operation is appropriate at a parish facility. The decision to open an emergency shelter must be made on a case-by-case basis. Merely having available space in a hall or church building is by no means the only determining factor when considering a shelter operation. The direct operation of these shelters creates liabilities for the Diocese of Santa Rosa beyond just what goes on inside the physical building; it has issues related to the surrounding neighborhoods, parking lots, and local commercial areas.

1. Personal Involvement and Commitment of the Pastor

The direct involvement and commitment of the Pastor is necessary in order to properly manage the risk posed by operations such as emergency shelters. Difficult decisions may arise (such as expelling residents or closing the shelter) that should not be delegated. If the Pastor cannot extend his personal involvement and commitment, the operation of a shelter should be reconsidered.

2. Sufficient Qualified Supervision and Prudent Operating Rules

For the safety of both the supervisors and the residents, a shelter must have adequate supervision and prudent operating rules. Supervisors should have experience with the population to be served. Supervision should be continuous and adequate to handle emergencies. In no case, should there be fewer than 2 supervisors in attendance at all times. And there should be no closed-door one-to-one interaction with residents.

A written supervisory plan including supervisor qualifications and staffing levels should be developed and reviewed prior to shelter operation. Operating rules including maximum occupancy, scope of services to be provided, code of conduct, disciplinary procedures and similar topics should be developed and reviewed prior to shelter operation. The staff at Catholic Charities is always willing to help in the development or review of this plan. The Ordinary Mutual is also available to assist in these plans.

3. Suitability of the Facility

Most parish facilities are not specifically designed for habitational purposes. A determination should be made that any building to be used as a shelter is adequate from a life safety point of view (exits, smoke detectors, etc.). The local fire department may be of assistance in this regard.

Adequate sanitary facilities should be provided.

Other design features of the facility (security, storage, etc.) may make it more or less appropriate for a shelter operation and, again, must be evaluated on a case-by-case basis.

The Ordinary Mutual is available to assist in life safety reviews and facility inspections.
4. **Impact on Nearby Operations**

Will the operation of the shelter have a real or perceived impact on surrounding operations? For example, would the operation of the shelter expose children at your parish school or a neighboring school to interaction with an unknown population? To the extent possible the impact on parish operations as well as those on operations of neighbors should be considered. If any negative impacts are expected, operation of a shelter should be reconsidered.

5. **Zoning and Permit Requirements**

A check should be made to determine if city, county or state zoning or permit requirements apply. If so, zoning and permit requirements should be fulfilled.

6. **If the Shelter is Operated by an Outside Agency**

Require the shelter operator to be licensed (if applicable) for the activity. Execute a well thought out lease containing a broad indemnification of the Bishop for all operational liabilities and stipulate an insurance provision to provide the backup to the indemnification provisions in case of claims. Again, The Ordinary Mutual is available to provide assistance in framing the insurance provisions. The indemnification provision as part of the lease should be prepared by diocesan legal counsel.

7. **Emergency Plans**

As with any parish operation, there should be a practiced emergency plan that reflects the scope of services being provided. Again, The Ordinary Mutual can provide resources in this regard.
RAINY SEASON REMINDERS

As the rainy season is approaching, meteorologists and weather experts are predicting that the phenomenon known as El Nino may bring record storms to Southern California.

The following measures have been suggested to help avoid liability claims and substantially reduce costly property damage expenses. Your attention to these measures will go a long way in helping to cut costly claims and its consequent paperwork.

1. Inspect and clean out culverts, gutters, and downspouts. Be certain that all drainpipes are clog-free. Test them with a garden hose.

2. Place water absorbent, skid-free floor mats both inside and outside of all entrance doors to church, hall, meeting rooms and school classrooms. Place "Wet Floor" warning signs in aisles, interior walkways and sidewalks when appropriate.

3. On rainy days, emphasis should be stressed on tighter supervision during arrival and dismissal times for school and religious education programs. If arrival and dismissal procedures have not yet been implemented for your school or religious education program, the fall is a great time to do so. Your diocesan insurance office is happy to assist you.

As always, please have copies of insurance claim forms available for immediate use should the need arise.
SOME SUGGESTED PROCEDURES FOR SCHOOLS AND RELIGIOUS EDUCATION PROGRAMS

The following are three procedures that The Ordinary Mutual suggests that you include in your Parent / Student Handbook. The purpose of having these as "written" procedures" in your handbook is twofold: first, to clarify to your teachers and staff, parents and students of your school, exactly what steps will be taken if these types of situations arise. Second, it is clear that with teacher and staff training AND written procedures in place (with the addition of your common sense); you have done everything possible to insure the safety of your students in these regards.

PROCEDURES IN THE EVENT OF A MISSING CHILD

1. Make a brief yet thorough check of the school grounds.
2. Call parents and anyone whose name appears on the emergency pick up card to check if they picked up the child.
3. If the first two steps fail in locating the child, IMMEDIATELY call the police, making available to them a picture of the child, age, height, and weight descriptions that can be found in the "Cum" file.
4. Always fill out an accident reporting form / personal incident form and send it to the appropriate office or department.

PROCEDURES IN THE EVENT OF A CHILD COLLAPSING DURING SCHOOL TIME

1. A "First Aid Certified" staff member or teacher immediately attends to the student, administering first aid as needed.
2. If the injuries or condition of the student appears to be remotely serious, 911 is immediately called.
3. Always fill out an accident reporting form / personal incident form and send it to the appropriate office or department.

PROCEDURE IN THE EVENT THAT A STUDENT BRINGS A WEAPON, ESPECIALLY A GUN, TO SCHOOL

Please consult your diocesan guidelines. For most dioceses, the following is the stated policy:

A student may be suspended or expelled for acts including possession of harmful weapons or materials which can be used as weapons.
HANDLING OF MONEY BY STAFF AND VOLUNTEERS

These guidelines for handling the moneys that the church collects are generally accepted accounting practices. They have been established to protect the persons handling the funds as well as to protect the funds and the entity to which they are given.

Donations are freely given and our parishioner's generosity should not be taken lightly. Every effort should be made to protect these gifts. Volunteers and staff are precious to the church and they should not be put at risk by allowing them to practice unsafe and un-business like money-handling methods.

SUNDAY COLLECTION AND BINGO

1. Collections should be locked in a drop-type safe (in the sacristy) as soon as they are taken from the altar. Access to the safe should be limited to as few persons as possible. If the collection must be moved from the church to another building, at least two persons should transport the money from the safe to the counting room or other secured room. One person carrying the collection from one building to another is at risk as is the money.

2. Collections should remain locked in the safe until at least two counters arrive.

3. Cash should never be removed from the collection or bingo moneys. All moneys should be deposited "in tact" at the bank, i.e., checks should not be cashed from the collections.

4. Counting of the collections and bingo moneys should be done by a minimum of two persons. They can be volunteers or paid staff but must be independent of the record keeping process, i.e., the bookkeeper should not count the money.

5. All checks should be endorsed as soon as possible after they are received.

6. Deposits into the bank should be made immediately after the collections have been counted. However, if the counting is done on the weekend, moneys should be stored in the safe until the next banking day. Due to the growing number of robberies (at gunpoint) at our parishes, night deposits should never be made. Times of the trips to the bank each week should vary. If the collections or bingo deposits are sizable ($5000 or more), use of an armored transport company should be considered-

7. Arrangements should be made with the bank to notify the pastor of any variance of $5.00 or more in the deposit. Every effort should be made to determine the reason for the variance.
SCRIP AND SCHOOL TUITION

1. Whether scrip is sold after school or every Sunday after Masses, a secure location for the sale of scrip should be found. This location should be in sight of both church or school officials.

2. Receipts should always be given when money is exchanged for scrip or payment of tuition. These should be duplicate type receipts so that both the school and the individual have signed copies of the transaction.

3. Minimize the amount of scrip or cash kept with persons selling scrip. A system should be established for two volunteers or staff-members to collect moneys or deliver more script to the seller. The times when this is done should be varied.

4. Schools should follow points 1 - 7 from "Sunday Collection and Bingo" with regards to counting and transportation of tuition moneys to the bank.

IN CASE OF A ROBBERY...

1. Follow the robber’s instructions - neither challenge nor attempt to outwit the rubber - so that the robber does not feel he or she is losing control of the situation, motivating the robber to resort to violence.

2. Focus on any characteristics of each robber -- physical characteristics, patterns of speech or movement, any names of persons or places that may be mentioned - that may help police to later apprehend and prosecute the robber.

3. **DO NOT BE A HERO!** Refrain from pursuing the robber in order to avoid further endangering yourself or any bystanders, but observe the robber’s route in order to provide any further identifying information.

4. Don’t forget to contact the police and fill out an accident reporting form.
RISK MANAGEMENT GUIDELINES FOR IN-HOME RELIGIOUS EDUCATION, CONFIRMATION, AND YOUTH MINISTRY PROGRAMS

1. As with any parish program or activity, all team members, paid or volunteer, should be trained with regard to all policies and procedures in the Parent Student Handbook, especially
   - Emergency Procedures
   - Diocesan guidelines for Accident Reporting
   - Appropriate and Inappropriate ways to supervise participants.

2. All teachers and volunteers should be properly screened as to their appropriateness and ability as individuals working with and supervising children or youth.

3. Before each site is chosen, an inspection of the site should be completed by the director of the specific program. This inspection should take into consideration such items as:
   - Does the site have slip / trip and fall hazards such as holes in the carpeting, raised cement sidewalks, broken tiles, etc.?
   - Is the overall environment in the house appropriate for the safety and general well-being of the participants in the program?
   - Is the neighborhood safe, is this a neighborhood with high crime or gang activity?
   - Does the main occupant of the home being used currently carrying homeowners or renters insurance with liability coverage?

4. Teachers and volunteers should not be supervising their own children while they are supervising participants.

5. Appropriate Arrival and Dismissal Procedures should be developed and implemented at each site, not just general procedures that might not apply to a given street or neighborhood.

6. The site should be evaluated after a pre-set time period to determine the site's appropriateness.
BACK TO SCHOOL LOSS PREVENTION UPDATE

Remember that every dollar which goes to pay liability insurance losses is a dollar that can not be spent on school related programs and materials. The Ordinary Mutual asks that you make a commitment to actively prevent school related insurance losses.

Please make a "common sense" review of your programs, facilities and equipment from a loss prevention point of view. Are all student activities continuously supervised? Are students asked (or allowed) to perform tasks that should really be performed by employees or outside contractors? Is the school building and equipment in good physical condition? Some programs deserve special attention, including:

I. PHYSICAL EDUCATION AND ATHLETICS

A. Teachers and coaches are properly qualified
B. Policies and procedures relating to the safety of athletic participants and spectators (including transportation). Please see "YOUTH GROUP ACTIVITIES AND FIELD TRIPS", Loss Control Bulletin 8-31-94.
C. No unsupervised use of any athletic facility or locker room.
D. Athletic equipment and facilities are inspected for hazards. Also review "WEIGHT ROOM PROCEDURES", Loss Control Bulletin 8-26-94.
E. Emergency plans and claims reporting procedures should be reviewed.

II. SAFETY RELATING TO SCIENCE PROGRAMS

A. Please review "GUIDELINES FOR STUDENT USE OF HIGH SCHOOL PHYSICAL SCIENCE, CHEMISTRY, AND BIOLOGY LABORATORIES", Loss Control Bulletin 8-24-92, concerning this area.

III. STUDENT CLUBS AND EXTRACURRICULAR ACTIVITIES

A. Review the operation of student clubs in terms:
   • Is there a need for the school to be involved? The school expands its liability exposure by sanctioning club operations. The need for school involvement in non-academic clubs that do not require school facilities other than for meeting rooms (ski clubs, equestrian clubs, etc.) should be reviewed.
   • For Supervision, Transportation, and High Risk Activities, please see "YOUTH GROUP ACTIVITIES AND FIELD TRIPS", Loss Control Bulletin 8-31-94.
   • Is the school administration taking the time necessary to audit and exercise a high degree of control over club operations?
WEIGHT-ROOM PROCEDURES

Written guidelines for instructors and students should be in place. A meeting of the instructors and students concerning the safety rules of the Weight Room / Program should he held at the beginning of each semester. At the end of the guidelines, the parent and student should sign a sign off form of compliance of these guidelines.

**Major items that should be in the "Weight Room Procedures":**

1. The Weight Room area should be kept locked when not in use.
2. Posted signs are a must on all entrances stating "**Authorized Personnel, Trained Instructors and Students in Weightlifting Program Only.**"
3. It is mandatory that a trained, qualified supervisor be present whenever students are in the Weight Room.
4. If a student disobeys the rules of usage, a "Disciplinary Action Plan" should be in effect.
5. All equipment should be carefully inspected before use. Periodic routine for maintenance inspection should be done according to the manufacturers' specifications. Included in this inspection should be proper storage of equipment, i.e., weights returned to proper storage area after usage, etc.
6. A posted First Aid program should be visible in the area covering such areas as:
   - Nearest telephone for emergencies;
   - Location of First Aid Kit;
   - Location of Emergency Exits.
7. The Weight Room should not be used for other activities, i.e., lunch, study hall, meeting room, etc.
8. Training programs, in writing, should be used by students in the proper usage of equipment. These programs should be monitored by a qualified trainer.
9. Instructors should also sign off that he / she agrees and understands the guidelines and will implement them.
10. Alumni should not use weight room facilities or equipment.

A Common Sense approach to the running of a Weight-Training Program should be reviewed constantly. Major dollars have been paid by The Ordinary Mutual on such claims as 'The instructor left his supervisory position and student misused weight equipment; the court ruled in favor of the student' or, Weight Room area was left open after school hours and used by student untrained in program'.

*The size and depth of your program procedures should be based on your needs, number of students, and the number of qualified trainers.*
GUIDELINES FOR STUDENT USE OF HIGH SCHOOL
PHYSICAL SCIENCE, CHEMISTRY, EARTH SCIENCE,
AND BIOLOGY LABORATORIES

The following guidelines have been compiled for the safety of students performing experimental work in physical science, chemistry, biology, and earth science classes. **STRICT** observance of the guidelines is recommended. All students are to follow these regulations rather than any conflicting instructions in textbooks or laboratory manuals.

Students and parents are to read these guidelines, sign the form, and return it to the instructor. This procedure must be completed before a student can begin any laboratory activity. The student should keep a copy of the regulations in his or her notebook for future reference.

**GENERAL**
Remember that an instructor is required to be present during the performance of all laboratory work. The phrase "under direct supervision of the instructor" means in the presence of and under direct observation of the instructor during the entire operation of an experiment.

The term "laboratory" shall include the lab and its adjacent preparation area(s).

Follow directions exactly.

Perform all experiments carefully and in such manner as to ensure the safety of all persons.

Perform ONLY those experiments specifically designated or approved by the instructor. Unauthorized experimentation will not be tolerated.

ALWAYS wear appropriate eye protection, as directed by the instructor when working in the laboratory.

ALWAYS use small quantities of materials, unless specifically directed by the instructor to use larger amounts.

Protect your clothing from chemicals. Clothes may be protected by a laboratory apron.

Report ANY accident to the teacher at once.

**HANDLING EQUIPMENT**

Be sure all containers, such as test tubes, beakers, and flasks, are clean before using.

Never leave material in containers from a previous experiment as they may cause errors in new experiments or may cause a violent reaction or explosion.
Never force glass tubing into or out of stoppers. Use appropriate lubrication, such as water or glycerin, on stoppers and tubing.

Protect your hand from possible broken glass when inserting a stopper or tubing by wrapping a paper towel or cloth near the end of the glass where the stopper or the tubing is to be inserted.

Before cutting, heating, or using glass tubing, get proper instructions from the instructor.

Before heating any apparatus, be sure all the tubing and outlets of the apparatus are open.

Never point the mouth of a test tube toward your face or toward your neighbor while you are heating the tube.

Always slant a test tube when heating it and apply heat along the test tube, not just at the very bottom.

Never drink out of laboratory glassware.

Do not pass your hand or arm over a lighted burner.

Always turn off burners when not in use.

**HANDLING CHEMICALS**

Read labels carefully before taking materials from containers.

Never taste or drink anything in the laboratory unless specifically directed by the instructor to do so. Poisonous substances are not always so labeled. If you taste or swallow any chemical accidentally, report the fact, at once, to the instructor.

In case of a burn from an acid or alkali, wash the affected area immediately with plenty of running water. Then report to the instructor at once.

Never add water to an acid (especially sulfuric acid). Instead, add acid slowly to the water and stir constantly.

When noting the odor of any liquid, do not put your face directly over the container. Rather, fan a little of the vapor toward you by sweeping your hand above the top of the container.

Dispose of all waste chemicals as directed by the instructor. Never return unused chemicals to containers.

Wipe up immediately any relatively harmless substances spilled on the floor or desktops. Tell the instructor about spills of harmful substances.
Use great care when working with ether or other volatile liquids. Windows and doors should be opened for greatest ventilation. Be sure that caps or lids of containers used for chemicals are securely closed.

Never heat or take near a flame or spark, alcohol or other volatile or flammable substances.

When working with chemicals that could injure your eyes, you must wear eye protection.

Never make explosive compounds or mixtures.

Explosive gases such as carbon monoxide, hydrogen, and acetylene must be generated ONLY UNDER THE DIRECT SUPERVISION OF THE INSTRUCTOR.

Poisonous gases such as chlorine, hydrogen sulfide, carbon monoxide, and nitrogen peroxide must be generated in a fume hood equipped with suction draft and ONLY UNDER THE DIRECT SUPERVISION OF THE INSTRUCTOR.

Never use concentrated acids unless specifically directed to do so by the instructor.

Never handle dangerous chemicals such as metallic sodium, potassium, or red or white phosphorus. These must be used ONLY IN DEMONSTRATIONS BY THE INSTRUCTOR.

RETURN SIGNED FORMS TO SCIENCE INSTRUCTOR

STUDENT’S STATEMENT

THIS IS TO CERTIFY that I have read pages I through 3 of the "Laboratory Regulations" which are prescribed by __________ High School and hereby agree to abide by them at all times while in the laboratory.

Students signature Date

PARENT OR GUARDIAN’S STATEMENT

I have read pages I through 3 of the "Laboratory Regulations" and give my consent for __________________________ to engage in laboratory activities using a variety of science equipment and materials including those described.

I hereby pledge my cooperation in urging that my daughter/son observe the safety regulations which are prescribed by __________________________ High School.

Parent or Guardian’s signature Date