

DIOCESE OF CHARLOTTE RISK CONTROL PROGRAM

GUIDELINES FOR PARISH AND SCHOOL OPERATIONS

I. PROTECTING OUR PROPERTY - BUILDING AND CONTENTS

Fire, vandalism, arson, theft, water damage, and storm damage are the most common causes of property loss to parish facilities. Your efforts to eliminate fire hazards, guard against criminal acts and prepare for natural disasters are necessary in order to protect our property from loss and to minimize our insurance premiums.

A. FIRE PROTECTION

Controlling accidental fire losses is largely dependent upon:

- ! Identifying and controlling sources of ignition;
- ! Controlling the quantity, type, and solution of combustible materials;
- ! Maintaining fire protection devices;
- ! Emergency planning.

1. SOURCES OF IGNITION

a. Electrical Hazards

Electrical appliances, as well as 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;
- ! 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 SHOULD 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 by a licensed electrical contractor on a scheduled basis. We suggest once a year;
- ! All electrical appliances used should bear the Underwriter's 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 spikes";
- ! Temporary wiring (such as for festivals, displays, etc.) should comply with 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 should be rated for outdoor use. Do not simply substitute indoor equipment;
- ? Please refer to local ordinances for lights on real Christmas trees or other holiday decorations.

b. Candles and Incense

The open flame of candles and glowing coals of incense are obvious sources of ignition.

- ! 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 no 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;
- ! All lighted candles should be checked several times a day;
- ! All candles should 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. The match supply should be controlled by adults;
- ! Incense remnants should be carefully examined to assure they are completely extinguished prior to disposal.

c. Heating System

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

- ! Boilers and other similar pressure vessels should be inspected and certificates posted as required by state law;
- ! Boiler rooms are special hazards and should be of fire resistant construction with self-closing fire rated doors. Check local codes;
- ! Heating and air conditioning (HVAC) systems should be checked annually by a qualified contractor;
- ! 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;
- ! 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 buildup, 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 National Fire Protection Association Standard No. 96 "Vapor Removal From Cooking Equipment" and other applicable standards. The automatic extinguishing system (Ansul) should be serviced annually;
- ! Every kitchen should 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 shutoffs are and how to use them. The emergency shutoffs should be properly identified with NFPA color coding system. The color systems are:
 - Gas - Blue
 - Water - Green
- ? 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.

e. Smoking

Establishment of a smoke free environment is encouraged because improper disposal of smoking materials may cause smoldering fires that erupt long after facility users have left the building. To help minimize the possibility of the smoking material related fire, we recommended the following:

- ! If smoking is allowed, provide adequate, non-combustible ashtrays;
- ! Designate smoking and non-smoking area. Post "No Smoking" signs as necessary and enforce the policy. Do not allow smoking in storage rooms, maintenance shop areas where flammable or combustible liquids are stored, etc.;
- ! Do not empty ashtrays into the same cans used for combustible trash. Provide covered, metal containers for such disposal. Make sure all smoking materials are extinguished before putting them in the general garbage;
- ! Remove garbage from buildings immediately after events; make sure dumpsters and garbage cans are closed and not immediately adjacent to buildings.

f. Lightning

Susceptibility to lightning strikes depends upon several factors such as building height, construction, location, and the number and type of surrounding buildings. Taller buildings in open areas are generally more susceptible to lightning strikes than are shorter buildings in built up area. Lightning protection systems listed by Underwriter's Laboratory may be beneficial in preventing lightning related fires. We recommend that you consult with your local fire department regarding lightning strikes susceptibility for your building.

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 woods, furniture, etc.;
- ! All storage areas should be neatly arranged and incorporate aisle ways for the fire fighting access;
- ! Generally, 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;
- ! If possible, 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 or stove pipe;
- ! Large decorations, including Christmas trees, should 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 made of flame retardant material. 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 (including duplicating fluid). 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 Underwriters Laboratory or Factory Mutual listed safety cans for storing and dispensing combustible and flammable liquids;
- ! If you store more than 10 gallons of flammable or combustible liquids, please advise the Diocesan's Property Office;
- ! 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 stored in a separate, covered, metal container. 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 of in an environmentally sound manner. Many old chemicals may be flammable or unstable. Please check with your local fire department;
- ? All containers should have contents of containers properly labeled.

3. **MAINTAINING FIRE PROTECTION DEVICES**

- ! All fire protection devices should be inspected on a monthly basis by Parish personnel and formally inspected and tagged by a certified fire specialist on an annual basis.

B. **WATER DAMAGE PREVENTION**

Common sources of water damage include:

- ! Faulty Roofing;
- ! Plumbing Leaks;
- ! Improper Maintenance of Drains.

In order to help minimize the likelihood of water damage losses, we recommend the following:

1. **ROOFS**

- ! All roofs should be inspected on an annual basis. Gutter and roof drains should be checked and cleaned semi-annually, along with the general condition of the roof. Also check to see that the roof is secure from wind damage - especially around the edges;
- ! Look for early signs of roof problems such as small leaks. Address them promptly;
- ! **DANGER: LEAVE ROOF INSPECTION AND REPAIRS TO PROFESSIONALS! WORKING ON ROOFS REQUIRES SPECIAL EQUIPMENT AND SKILLS. NON-PROFESSIONALS MAY CAUSE ADDITIONAL DAMAGE AND ARE SUBJECT TO DANGEROUS FALLS. THIS IS NOT A JOB FOR VOLUNTEERS.**

2. **PLUMBING**

- ! Protect plumbing, including fire sprinkler piping, from physical damage;
- ! Plumbing in unheated spaces or directly exposed to outside air should be protected from freezing as necessary;
- ! Know where the main water shut-off valves are (fire sprinkler shutoffs too). Assure that the valves are accessible and in good working order.

3. **DRAINS**

- ! Periodically check floor drains and sump pumps to assure that they are open and in working order;
- ! Repair clogged sinks immediately. Do not store mops or rags in sinks;
- ! Water heater pressure relief valve discharge should be piped to a safe area outside the building or directly to the existing drainage system.

4. **OTHER SOURCES**

- ! Windows and doors should be weather-stripped;
- ! Water supply and drain lines for boilers and air conditioners should be checked at least annually;
- ! Do not store water damage susceptible goods in the basement;
- ! Elevate storage of water damage susceptible goods at least 6 inches from floor level.

C. **CRIMINAL LOSSES - THEFT, VANDALISM AND ARSON**

Intentional criminal acts, such as theft, vandalism and arson, account for many of the property losses suffered by parish facilities. Any of these types of losses **must be** reported to the local authorities immediately.

Since we cannot predict when these acts will occur, we should take preventative measures and react to early warning signs.

The following suggestions apply to prevention of theft, vandalism, and arson as a group, since these acts often occur together or in succession.

- ! Store items that are typical targets of theft in a secure area and away from public view. These items include:
 - ? Sacred Vessels;
 - ? Cash;
 - ? Video Equipment (Video Tape, Recorders, Televisions, etc.);
 - ? Audio Equipment;
 - ? Computers and Office Equipment;
 - ? Musical Instruments;
 - ? Power Tools and Equipment.
- ! Use an engraver or other means to put permanent markings on valuable equipment, theft target items, etc., so that they may be identified in case of theft;

- ! Photograph and inventory valuables. Store these documents off premises, perhaps in a safety deposit box. Remember to photograph identifying marks;
- ! If you have a videotape recorder, you can make a video tour and inventory. Remember to record identifying marks;
- ? Store a copy of inventories at a safe, off-premises location;
- ? Priests and religious personnel are only insured to \$10,000. A personal inventory of personal owned items must be on file at the Chancery Office if reimbursement is to take place. If items are valued at a high level, it is recommended that the owner secure additional coverage. This coverage will be at their own expense;
- ! In matters dealing with money handling policies and procedures, please refer to the Diocesan Fiscal Procedures Manual.
- ! Make regular walk through and around all parish buildings. Do not let buildings "look vacant". Do not "abandon" the school building in the summertime;
- ! Maintain contact with the local police department. Encourage frequent patrols;
- ! After buildings are used, walk through to assure everyone is out; then lock the building securely;
- ! Strictly control the issuance of keys. Change or re-key locks as necessary;
- ! Make sure door locks work. Check them often. To the extent possible, lock buildings when not in use;
- ! **DANGER: DO NOT INSTALL DOOR LOCKS OR WINDOW BARS THAT OBSTRUCT EMERGENCY EXITS. GENERALLY, ALL EXITS SHOULD BE AVAILABLE FOR USE WHENEVER THE BUILDING IS OCCUPIED;**
- ! Door and window hardware should be "tamper resistant" to discourage intruders;

- ! Close and latch windows securely when buildings are unused;
- ! **Consider protective screens or placing a poly-carbonate shield over the stained glass windows;**
- ! Lock gates, as necessary;
- ! Use exterior lighting, perhaps on timers or photo electric eyes for automatic operation, at night;
- ! Cut back dense trees and bushes next to the buildings where thieves and vandals could hide;
- ! Find and eliminate easy ways for thieves to access the roof of buildings, light wells, etc.;
- ! Remove all unnecessary combustible materials in and around buildings that could be used as fuel by arsonists;
- ! Move garbage cans and dumpsters away from buildings and keep them closed;
- ! Look for early warning signs of theft, vandalism, and arson and increase security as necessary;
 - ? Suspicious persons loitering about or making frequent passes by the parish facility;
 - ? Matches, combustible materials, etc., discovered in odd places;
 - ? Failed break-ins or arson attempts;
 - ? Suspicious telephone calls or letters;
 - ? Upswings in graffiti or minor vandalism;
 - ? Holes cut in fences, repair them immediately.
- ! Look for clothing, bedding, etc. that could indicate someone seeking shelter on premises;
- ? If you encounter persistent problems, contact the Office of Diocesan Properties for the possibility of hiring a security patrol service or installation of a burglar alarm system.