

**DIOCESE OF CHARLOTTE  
RISK CONTROL PROGRAM**

**GUIDELINES FOR PARISH AND SCHOOL OPERATIONS**

**VI. GENERAL LIABILITY AND WORKERS' COMPENSATION**

Everyday, we interact with our parishioners, our volunteers, our employees, our students and members of the general public. We should maintain our facilities and conduct our operations in a safe manner if we are to minimize accidents that cause injury to people (or damage to their property).

Reduction of physical hazards, along with attention to common causes of loss and adherence to work safety guidelines for employees and volunteers will help to minimize injuries to the people who work for us, receive services from us and use our premises.

**A. REDUCTION OF PHYSICAL HAZARDS**

Physical hazards are accident causing conditions such as uneven walkways, stairways without handrails and blocked exits. *A large percentage of the injuries occurring as a result of Diocesan operations are due to physical hazards which can easily be eliminated through:*

- ? Self-Inspection;
- ? Maintenance Programs;
- ? Proper Methods of Construction and Repair.

**1. SELF-INSPECTION**

Self-inspection is simply taking a critical look at the facilities (inside and out). Ask yourself "How could a parishioner, employee, student or member of the public get hurt while on the premises?" Do not assume that people are paying attention or looking where they are going. *The number and cost of your liability claims and your premium cost will depend, in good measure, on your efforts to eliminate physical hazards.*

Each year you will be asked to complete self-inspections using checklist supplied by the Diocese. Informal inspections are encouraged on an ongoing basis including:

a. Outside:

- ? Sidewalks and Walkways;
- ? Parking Lots;
- ? Landscaping;
- ? Building Approaches, Stairways, Ramps and Entrances;
- ? Lighting and Electrical Systems;
- ? General Maintenance and Conditions;
- ? Volunteer and Employee Safety;
- ? Playgrounds.

b. Inside:

- ? Walking Surfaces;
- ? Stairways and Ramps;
- ? Exits;
- ? Lighting and Electrical Systems;
- ? Slip/Trip and Fall Hazards;
- ? General Maintenance and Conditions;
- ? Housekeeping;
- ? Emergency Planning;
- ? Kitchens;
- ? Security.

2. **MAINTENANCE PROGRAMS**

Routine maintenance programs are an important means by which losses can be minimized. *Every facility should have at least a basic program.* We suggest the following items be included:

a. Equipment and Supplies

- ? Floor finishes with non-slip characteristics should be requested from the individual janitorial supply companies;
- ? Replace oily mops, their use can make floors treacherous;
- ? Provide rags, mops, etc., and direct employees and groups utilizing the parish hall, school and church to clean up spills and tracked-in moisture immediately. Alert maintenance, if necessary;

- ? Provide "Caution Wet Floor" signs for use in the church vestibule, parish hall, etc.;
- ? Provide and replace doormats, as needed. Make sure mats and runners lay flat, grip the floor and do not slip;
- ? Provide proper tools, equipment, ladders, etc., to the maintenance employees. Insist upon safe work procedures.

b. Incorporate Risk Control Into The Maintenance Function

The Risk Control Guide to Parish Maintenance highlights maintenance tasks that commonly impact insurance losses. We recommend that you incorporate the guide into your maintenance program. If you have a maintenance room, post the guide there. *Refer to the guide when making maintenance work assignments.*

c. Maintenance of Fire and Emergency Safety Equipment

In case of emergency, proper operation of Fire and Emergency Safety Equipment (automatic sprinklers, fire alarms, etc.) is vital in order to minimize injury and property damage. *Periodic, scheduled, inspection, testing and maintenance are necessary* to help assure that Fire and Emergency Safety Equipment will function properly when it is needed most.

Among the equipment that requires professional service by qualified contractors are:

- ? Automatic Fire Sprinkler Systems;
- ? Fire Pumps;
- ? Smoke Detection Systems (Note: Residential type, single station smoke detectors also require periodic maintenance and testing. Follow manufacturers recommendations.);
- ? Heat Detection Systems;
- ? Manual Fire Alarm (Pull Box) Systems;
- ? Fire Hoses and Standpipes;
- ? Portable Fire Extinguishers. (Note: To be of value, fire extinguishers should be of the correct type and capacity. Ask your fire department or fire extinguisher service company.);
- ? Fixed Fire Extinguishing Systems (such as "Ansul" systems installed over cooking surfaces);

? Emergency generators.

*The required service frequency depends upon the system. Check the manufacturers recommendations as well as local and state fire codes.*

Parish maintenance personnel may be able to inspect, test and maintain some types of Fire and Emergency Safety Equipment including:

? Residential type, single station smoke detectors (follow manufacturer's testing and maintenance recommendations); establish a scheduled battery replacement program for battery powered smoke detectors;

? Lighted exit signs (check on an ongoing basis, keep spare bulbs on hand, replace burned out bulbs immediately);

? Self-contained (battery powered) emergency lights (test per manufacturers recommendations);

? Exit doors including latches and hardware (check on an ongoing basis);

? Keep all exit ways clear (remove any obstructions immediately);

? Visually inspect fire sprinkler system water supply valves frequently to assure that the valves are open and accessible;

? Visually inspect portable fire extinguishers at least on a monthly basis.

*If your maintenance crew is not qualified to perform any of these tasks; arrange for the work to be done by qualified personnel.*

### 3. **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 be channeled through the Diocesan Office of Properties. (See Diocesan Financial Policies and Procedures Manual).
- ? 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.

## B. 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;
- ? Fire and Emergency Life Safety Hazards;
- ? Supervision of Youth Activities;
- ? Attractive Nuisances;
- ? Facility and Equipment Hazards;
- ? Employee Safety Hazards;
- ? Volunteer Safety Hazards.

### 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 parishes.* 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 and outside the facility and parking lots should be even and in good condition;
- ? Stairs, ramps and walkways should meet the building code including requirements for handrails and guardrails;
- ? Flooring or paving materials (stairways included) should have good "non-slip" characteristics;
- ? Improved slippery surfaces by using non-slip tape, etching and other suitable methods;

- ? Keeping all walking surfaces (including parking lots) well lit;
- ? Falls on 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. Also, stairways with two or more risers should be equipped with standard handrails. Check codes having jurisdiction;
- ? Keeping walking surfaces clear of debris and other obvious hazards;
- ? Wiping up all spills and foreign substances, etc., immediately;
- ? Keeping floors dry, use mats as necessary;
- ? Checking to see that carpeting and mats are in good condition;
- ? Do not polish exterior walkways;
- ? Removing snow and ice, as needed;
- ? Highlighting hazards that cannot be removed (speed bumps, concrete car stops, obscure changes in floor elevation, etc.);
- ? Removing all chains and other barriers which may be difficult to see;
- ? Using extreme caution when it comes to the use of ladders;
- ? Using the Self-Inspection Checklists as a guide;
- ? Referring to the Risk Control Guide for any Parish Maintenance.

## 2. **SUBJECT: FOLDING TABLES AND CHAIRS**

Losses have incurred in which folding tables and chairs have been a contributing factor. We recommend that each Diocesan facility consider the following recommendations and take appropriate action.

- a. Are tables and chairs in good condition? Give special attention to:
  - ? Integrity of table and chair legs;

- ? Condition of folding and locking mechanisms;
  - ? Condition of chair seats and backs;
  - ? Overall strength and stability. Old or abused tables and chairs may be a problem.
- b. Are tables and chairs being set up properly? Those persons setting up tables and chairs should:
- ? Fully open folding chairs;
  - ? Lock table legs in place as necessary;
  - ? Allow for sufficient aisle ways and observe maximum room capacity;
  - ? Place tables and chairs on level surfaces;
  - ? Remove and tag defective tables and chairs. Repairs or replacement (or disposal) should be accomplished as soon as possible.
- c. Abuse and misuse will cause accidents. Remember:
- ? Tables are not to be used as ladders;
  - ? Do not overload tables;
  - ? People should not be allowed to lean back in chairs and use tables as chairs.
- d. Moving and storage is important:
- ? 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;
  - ? Do not allow children to move tables and chairs;
  - ? Store tables and chairs carefully. Whatever storage method is used, tables and chairs should be secure from collapse and so arranged that they do not endanger persons storing or removing them.

Awareness on the part of Diocesan facility administrators is the key to preventing liability loss. If there are any questions regarding this, or other risk control topics, please direct questions to the Office of Diocesan Properties.

### 3. FIRE AND EMERGENCY LIFE SAFETY HAZARDS

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 should be installed in every building, school, and parish especially where persons are sleeping. Refer to the local fire department for details;
- ? Carbon Monoxide (CO) Detectors should be installed in every building, school, and parish especially where persons are sleeping;
- ? Posting of evacuation plans and emergency telephone numbers;
- ? Maximum room capacity signs *usually should* 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;
- ? In general, 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 should be flame-retardant or made of non-flammable materials;
- ? Decorative materials should not obscure exits, exit signs, fire alarm stations, fire extinguishers, etc.;
- ? Illuminated exit signs should be operational;
- ? Emergency lighting systems should be installed in most public assembly occupancies as required by code;
- ? Exit ways should be well lighted at all times;
- ? In general, exit doors serving areas of public assembly should have "panic hardware" (if any latching hardware is installed), check local code requirements if there are knobs or other latches;

? All exit doors should be unlocked whenever a building is occupied;

DANGER: DO NOT LET SECURITY CONSIDERATIONS CAUSE FIRE AND EMERGENCY LIFE SAFETY HAZARDS. ALL EXITS SHOULD 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., should 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 should open outward, i.e., in the direction of exit;

? Exit discharge areas (outside the building) should 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 includes other relevant items;

? Please see Maintenance of Fire and Emergency Safety Equipment;

? Please see Emergency Planning.

#### 4. **SUPERVISION OF YOUTH ACTIVITIES**

*Children should be continuously supervised by responsible adults while they are in your care.*

When planning youth activities, please keep the following in mind:

? Are the proposed activities appropriate for the age of the children?;

? Constant supervision and education should be completed during all contact sports. Some activities such as tackle football, rugby, boxing, wrestling and martial arts are generally considered HIGH RISK ACTIVITIES;

? Have you obtained written parental permission for the specific activity including transportation and authorization for emergency medical treatment?;

- ? If equipment is involved (including tables and chairs), has it been inspected?;
- ? Has the facility been inspected for common hazards?;
- ? Who will supervise the children? Are they people of good character? Are they reliable and do they exercise good judgment?
- ? Be sure there is an appropriate ration of adults to children;
- ? See "DIOCESAN OR YOUTH GROUP ACTIVITIES AND FIELD TRIPS";
- ? See "TRANSPORTATION";
- ? Plan for the unexpected. Develop written plans for:
  - Emergency reporting and evacuation;
  - Emergency medical aid;
  - First aid;
  - What to do in case a child is missing.
- ? Post emergency plans and telephone numbers. Locate the nearest telephone and check that it works.

## 5. **ATTRACTIVE NUISANCES**

*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.

*Examine your playground and related equipment, if any.* Use the Self-Inspection and Playground Checklists as guides. Remove defective equipment and repair areas in poor condition, as necessary.

*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.).

## 6. FACILITY AND EQUIPMENT HAZARDS

Facility related hazards such as falling objects (roof shingles, bricks or building ornamentation), collapsing fences and falling trees can 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 as respects 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 Diocesan activities should be in good condition and properly stored when not in use.* Diocese 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.) and to that by qualified employees;
- ? Guards and other safety devices should not 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;
- ? Store equipment and secure furnishings (lockers, filing cabinets, tall bookcases, etc.), so that there is no danger of falling 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 Checklist;
- ? See Guidelines on Folding Tables and Chairs.

## 7. **EMPLOYEE SAFETY HAZARDS**

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.*

- ? Instruct employees that all injuries should 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.
- ? 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;
- ? Do not ask or allow employees to perform tasks that are outside their expertise or physical ability;

- ? 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;
- ? Refer to the Self-Inspection Checklist for additional employee safety concerns.