Do Pastors Need Renter’s Insurance?

Yes, pastors need renter’s insurance. As an employee of the parish, you may think you do not need this type of coverage as you are living in a parish-owned building. After all, the parish has insurance—right? The parish insurance covers parish-owned buildings, not your personal belongings and personal liability.

As a tenant, you are legally responsible for harm caused to a part of your building or to others who are visiting you. What would happen if:

- There was a fire in your residence?
- A thief broke into your residence?
- A guest slipped and injured himself in your kitchen?
- Your dog bit someone?

Without renter’s insurance, you have no coverage for your personal property loss or damage. You may not think you have enough property to purchase renter’s insurance, but think about what you own and what you can lose, and what it would cost to replace everything. Look around your surroundings, you have clothing, furniture, televisions, stereo systems, computers, musical or sporting equipment, books, jewelry.

What would it cost to replace all of this? Renter’s insurance provides extremely affordable protection for your personal property should it be damaged, stolen or destroyed. In comparing the small premium for this type of policy to the cost of replacing all of your belongings, a renter’s policy is affordable.

A renter’s policy will define the named perils that are covered within a policy and also liability protection. Named peril coverage includes items such as fire, theft, smoke, and lightning. Liability protection protects you from injury to another person on your property. Your policy will also include a limit for medical payments coverage, which pays for medical expenses of people who are injured on your property, who do not live with you.

When purchasing renter’s insurance, you should consider replacement coverage over actual cash value. Replacement cost will pay the actual cost to replace the items that were damaged, minus the deductible. Actual cash value pays you for what the old item was...

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worth, minus your deductible. If you have valuable items such as jewelry, antiques, etc., they may need to be scheduled separately.

In reviewing your liability protection, a policy will protect you should a guest be injured on your property, up to the limit on the policy. If that person sues you and you are found negligent, you are covered for the judgement and legal expense up to the policy limit.

Your policy may also cover you for additional living expense should your residence become uninhabitable due to fire, burst pipes, etc., and you need to live somewhere else temporarily.

How much coverage do you need?

Take an inventory. Go through your belongings and list each item, the value, and the serial number. Take photographs or videotape each room. Remember to include closets, open drawers, basements, storage sheds, and the garage. Keep receipts for major items in a fireproof safe.

How can I save on renter’s insurance premium?

Please remember, there are a few ways to save on renter’s insurance premiums. Many insurers offer discounts if you have one or all of the following:

- Monitored fire or burglar alarms
- Fire extinguishers
- Sprinkler systems
- Dead bolts on exterior doors

Premium savings can be found by the level of deductible you select.

Insurers may also offer discounts to policy holders who are over age 55.

Renter’s insurance is peace of mind should something happen to or on the property. In purchasing a policy, this will help to protect you and your family from financial harm.

Self Inspection of Fire Protection Equipment

Fire protection equipment plays a critical role in reducing property damage and casualties related to fires. Due to the intermittent use of this equipment, Parish leadership should institute a program for periodic inspection, testing and maintenance of fire protection equipment to ensure it will be fully functional for use during an emergency.

Inspection Team

Parish leadership should designate who will be responsible for monitoring the inspection program. This is typically part of the Facility Manager’s responsibilities. This individual will be responsible for coordinating the inspections and reporting back to leadership regarding any deficiencies that need to be addressed.

Next, you will need to select the qualified individuals who will be responsible for conducting the actual inspections. These individuals must possess the appropriate mechanical skill set and knowledge base to be considered qualified for this assignment. The primary individuals responsible should be chosen along with an adequate number of back-up staff members to perform the inspections when those designated are ill or on vacation. Once appointed, they will need to be trained on the facility’s equipment and the established procedures pertaining to your specific self inspection program. Training should familiarize staff members with the operation, maintenance and testing of the facility’s fire protection equipment. Leadership should make copies of the manufacturers’ equipment manuals and maintain them in an established centralized location for staff members to reference if needed.

Keep in mind you will need to take into account the experience level of your staff when differentiating between the tasks that can be completed in-house and those that would need to be contracted out.

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Self Inspection of Fire Protection Equipment

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Inspection Form

In order for a self inspection program to be beneficial and effective, it must be tailored specifically to your facility. You will need to develop a customized inspection report form to use during the self inspections. An initial survey of your entire facility’s fire protection equipment will determine the areas that need to be addressed on the inspection form. The form should outline the following:

- Listing of fire protection equipment to be inspected
- Scheduled frequency for testing
- Method of inspection (visual, physical operation, testing of operation mechanism, etc.)
- Written established procedures
- Person responsible for completing the inspection
- NFPA Code related to the equipment

Completing the Inspection

Once developed, the inspection form should be completed during each self inspection. The inspector should utilize the form as a checklist to guide their inspection. This prevents any areas from being accidentally overlooked or from the inspector forgetting to note something they observed during their inspection. These inspection forms serve as inspection records and must be maintained within your facility.

Leadership should establish a procedure for reviewing the inspection reports that are completed. This will not only verify that the inspections are being completed as scheduled but also keeps leadership informed on the status of the facility’s fire protection equipment and any deficiencies that may need to be addressed. It is the responsibility of leadership to attend to any deficiencies and ensure that they are rectified in a timely manner. Due to the nature and necessity of fire protection equipment, prompt repair is essential.

There may be some equipment that your staff is not qualified to perform maintenance on. When using a contractor to complete any of your maintenance, testing or inspections, a leader or staff member from your parish should accompany the contractor throughout the entire visit. This will allow the accompanying staff member to become familiar with the equipment should they need to operate it in the event of an emergency. A written report should be obtained from the contractor and should include completed self inspection forms.

Self inspections play a vital role in keeping your Parish safe and compliant. It is essential to develop and implement a program that is customized to your facility and its fire protection equipment. Proper inspection and maintenance of this equipment will ensure that it will be ready and functioning properly in the event of an emergency.

Securing Your Facilities

A staff member arrived at her parish in the morning, only to pull on the door and find it open. Initially, the thought of a break-in or theft might have been the reason for the open door. However, after several similar incidents, her first thought was, “Okay, who left the door unlocked?”

Some of us can remember when parishes used to leave their doors unlocked around the clock. The reason for this was to allow members to come in and spend quiet time whenever they needed it. And frankly, most of the time it worked. Unfortunately, times have changed. Instead of righteous respect, more and more criminals increasingly view parishes as an easy target, especially with the valuable items that are found on their premises. In the past, building contents were limited to hymnals, choir robes, bibles, etc. Nowadays, parishes house sound boards and equipment, instruments, DVD players, computers, TVs, etc., all of which are in high demand and profitable when sold on the street.

Securing Parish Facilities

To avoid expensive claims due to theft, we’ll take an in-depth look at the following key principles for parish security:

- Communicate
- Shut It Up Tight
- Limit Access
- Check It Regularly
- Handle Concerns Quickly
- Work On Making It Better—Evaluate

Though every parish is unique in how they approach this issue, these key principles can be helpful, regardless of size, location or type of parish.

Communicate

The security of the parish facility is everyone’s responsibility. Therefore, clearly communicating the responsibility of each member and group is a good first step. Let everyone know what you expect of them. Have policies and find as many ways as possible to communicate to the masses. Approach parish security from a stewardship issue. Help people know that caring for the facilities and property God has given to their care, is a faithful act of stewardship.

Shut It Up Tight

Some parishes are fortunate enough to have a full-time custodial staff. Some even have around-the-clock security. But many rely on a small staff of volunteers. Regardless of the size of your parish, someone should be responsible for doing a walk-through at the end of the day. Not only are you looking for open doors and windows, but also safety concerns. A candle that was not extinguished or a leaky toilet can cause a great deal of damage. Someone (both during the week and after services) should be designated to do a complete walk-through, and make sure the facility is safe and secure.

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Securing Your Facilities

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Limit Access
Regardless if you still use the key system or have a security/electronic access system, you will want to find ways to limit access to the facility and the areas within the facility to those who are authorized. Re-keying is an project expense the parish may need to plan for. Each year a list should be made of those who have a need to get into the parish facilities. From that list, you will want to break it down further as to who should have access to specific areas. It is highly recommended that you lock interior doors into such areas as offices, sound equipment rooms or anywhere that valuables or sensitive information exists. Access to those areas should only be given to those who have been approved. With more and more technology, it is also wise to seriously consider a monitored alarm system for your facility.

Check It Regularly
Occasionally throughout the year, someone should be asking, “has anything changed that might cause us to want to reexamine who is getting access to the facility?” For instance, if a leader has been asked to resign, or if a staff person has moved on to another parish, you would want to make sure that they no longer have access to the facility and that the keys have been collected, or the electronic access codes have been changed.

Handle Concerns Quickly
When you do come to the parish and find a door open when it shouldn’t be, find out why. Check to see who was there last. Remind them of the concern and your parish’s security policies. If outside groups use your parish, the tendency is to give them a key. But do you really want a parish key floating around the community? Alternative methods should be considered, such as charging a fee that will allow a parish member or custodian to unlock and lock the facility for the group. If violations persist, then a new method of securing the facility should be considered.

Work on Making It Better—Evaluate
Finally, it is a good idea to evaluate your security system regularly. If you have a key system, which is becoming less and less desirable, then consider phasing in an electronic access system. The technology on these systems is increasing and in many cases, the prices are dropping.

Conduct a physical survey of your facility at least annually. Make sure doors and windows have good, working locks. Keep bushes around windows and doors trimmed. In addition, ensure that there is good lighting around the facility whenever it is dark.

Communicate with the congregation and parishioners. Repeated reminders are helpful to keep security practices and policies fresh in everyone’s mind. In addition, new members and attendees need to be aware of these practices/policies. If there are lapses in security, communicate more often and discuss alternatives.

Last but not least, due to the change in our economy and the more frequent loss of property and misuse/abuse of parish facilities, leaders should think about what changes they need to make before there is an incident. After two break-ins in the same week, one parish finally got to a place where they were able to say, “Maybe we should rethink our approach.” Don’t wait for this to happen. Discuss it now and avoid the losses that could occur from having done things “the way they’ve always been done.”