



# **DIOCESE OF TUCSON**

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## **RISK MANAGEMENT MANUAL**

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## **RISK MANAGEMENT MANUAL**

Prevention of insurance losses is most important to your Parish and the Diocese. First, the pain, suffering, and inconvenience that may accompany accidents are reduced. 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 your Parish and the Diocese. Your personal commitment to preventing losses is absolutely essential to the success of loss prevention.

The Risk Management Manual provides guidelines that correspond to the two major categories of losses that have been experienced by other Dioceses. These categories are automobile losses (Auto Liability) and slip / trip and fall losses (General Liability).

Each day we interact with our parishioners, volunteers, employees, students and general 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).

This manual is divided into five sections:

- I. Parish Operations
- II. Recommendations for School, Religious Education Programs and Activities
- III. Property and Maintenance
- IV. Loss Prevention and Risk Management Guidelines
- V. Appendix (Diocesan Guidelines and Forms)

This manual is not intended to contain answers to all of your loss prevention questions. Your good common sense and the guidelines should help you prevent losses and minimize insurance premiums.

If you have questions, contact the Pastoral Center's Property and Insurance Department or your local Loss Prevention Representatives from The Ordinary Mutual.

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## I. PARISH OPERATIONS

### A. THE USE OF VEHICLES

#### 1. VEHICLES OWNED BY THE PARISH:

**Vehicles owned by the Parish should only be driven by Parish employees and for business use only.** Employees who drive Parish vehicles must have a valid driver's license and a clean driving record.

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

We strongly discourage permitting volunteers to drive Parish 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, from time to time, use their personal vehicles on parish business, 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 should be considered.
- c. Drivers must have a valid, driver's license. A copy of each driver's 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. Coverage is shown on the declaration page of the individual insurance policy. A copy of the current declaration of coverage, along with a copy of the driver's 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. Use chartered transportation for field trips whenever possible.

**3. OPERATION OF VEHICLES THAT BELONG TO MEMBERS OF THE PUBLIC:**

**We recommend that Parish employees and volunteers be instructed not to drive motor vehicles that belong to others in conjunction with Parish events.** Car washes and valet parking are the obvious examples of operations where motor vehicles belonging to others may be operated. Car washes should be arranged so that patrons drive their own cars. Valet parking should be avoided unless it is operated by contractors who provide evidence of insurance and the required additional endorsements.

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

Many pastors as well as associates invite priests from another diocese or country to fill in 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.

**5. REPORTING MOTOR VEHICLE CHANGES:**

Whenever there are additions or deletions of motor vehicles at a Parish location, the person in charge at that location, or someone acting on his or her behalf, should immediately provide detailed information to the diocesan insurance representative and contact the Arthur J. Gallagher office. 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.

These common accidents can be easily avoided by:

- 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.

**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 AND EQUIPMENT:**

The use of volunteers to perform *certain tasks* creates an unacceptable level of liability risk, whether the volunteers are qualified or not. Severe injuries have occurred and large financial claims have been made against The Ordinary Mutual and its predecessors due to injuries to volunteers resulting from: falls, use of power equipment, and strenuous labor.

The following guidelines present general loss control recommendations regarding limitations that should be placed upon the scope of volunteer services.

These guidelines should also apply to persons sentenced by the court for community service. Please check with the appropriate office at the Pastoral Center regarding the specific Diocesan guidelines.

- a. From an insurance point of view, contractors who donate services must be treated in the same manner as contractors who 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 Parish and the contractor who is donating services*, to execute standard contracts for services to include insurance provisions that require the contractor to carry the appropriate coverage and to name the Parish and the Diocese as an Additional Insured on their insurance policy by endorsement.

- 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 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.
- c. Working above ground level: Falls, even from modest heights, can result in a catastrophic injury. **Volunteers should not work above 5' from ground level.**

Ladders:

- No one under 21 years of age should be allowed to climb any ladder.
- Volunteers should not be permitted to climb higher than five feet off the ground.
- 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.
- The manufacturer's directions for use (generally affixed to the ladder) should be strictly adhered to. Only those with proper physical ability and training should use ladders.

Scaffolds:

- Volunteers are prohibited from climbing or using any scaffolding.

Portable Work Platforms and Personnel Lifts:

- Volunteers are prohibited from operating or working from portable work Platforms and Personnel lifts (such as scissors lifts, boom buckets, cherry pickers, etc.).

- d. Painting: The five foot height limitation restricts the scope of painting operations that can be undertaken 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 and improper disposal methods.
- Volunteers should not be allowed to use "airless" spray painting equipment.
  - Volunteers should, in general, should only use water based paints.

- Volunteers should be cautioned of the dangers regarding the use of paint scrapers or other sharp objects associated with the painting process.
  - Protective equipment, such as safety glasses, masks, gloves, etc., must be used as appropriate.
- e. Electrical and Structural Work: Due to the possibility of severe injury to the volunteer and potential, related property losses, all electrical and structural work shall be performed by licensed professionals.
- f. 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.** The use of power tools by volunteers and employees should not be allowed unless they are properly trained in the use of such tools.
- 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 shall 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 essential to safe hand tool use.
- g. 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 "#F - Hand and Power Tools." (See above section)
- h. 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. Proper lifting instructions should be given to each volunteer at the beginning of every job as well as daily reminders.

***Children and seniors should not be allowed to perform heavy lifting.***

- i. Rigging and Hoisting: Operations that require special rigging and hoisting equipment must not be attempted by volunteer labor.
- j. Tree Trimming: Except for light pruning, tree trimming should be performed by professionals only.
- k. Roof Work: Volunteers should not work on or about the roof, including rain gutters of any building.
- l. 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 shall 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 appropriate office at the Pastoral Center 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 10
- The festival or fiesta area should be inspected for physical hazards each day using the Self-Inspection Checklist, Section V.
- Please see Emergency Planning Page 9 Number 6
- Please see Slip/Trip and Fall Accidents Page 18 Number 1
- Please see Alcoholic Beverages Page 8 Number 4.

### 3. HIGH RISK ACTIVITIES TO BE AVOIDED:

Every parish/school sponsored event creates a liability for the Parish. 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
- 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., should be avoided.

**If you are considering participation in any of the above activities, or other unusual activities, please call the appropriate office at the Pastoral Center immediately.**

#### **4. ALCOHOLIC BEVERAGES:**

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

- No alcohol may be served to anyone under the age of 21. To avoid problems, **EVERYONES** Identification must be checked;
- The alcohol service for an event should be catered whenever possible. The caterer should provide evidence of full Liquor Liability insurance. Please refer to the Property and Insurance Office for assistance in such cases;
- "Open Bars" shall not be allowed 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;
- Designated bartenders should be used. Bartenders may not drink alcohol during the event;
- Liquor should be measured when drinks are poured;
- All steps should be taken to prevent participants from becoming intoxicated. Alcohol sales should be cut off at *least* one hour prior to the end of event.

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

If you plan on using Non-Parish or Non-Diocesan owned facilities or premises 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 Property and Insurance Office 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 a non-owned facility, please make a review using the Self-Inspection Checklists in Section V. Alert facility owners of any concerns. Call the Property and Insurance Office 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 and 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 your basic plans are formulated:

- 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;
- Procedures should be posted 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.) you 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 to be provided, time frames, and the name of the parish contact person, must be forwarded to the Property and Insurance Office at least 30 days prior to the contract commencement. This is necessary so that compliance with diocesan insurance requirements can be monitored. 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 \$1,000,000 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 coverage and limits of liability must be obtained and the *Parish and Diocese of Tucson* 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 Parish are protected.**

**Please refer to the Property and Insurance Office for advice prior to signing any contract.** The Property and Insurance Office 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:

First, consider whether the intended use by the individual or group is appropriate to the circumstances of the parish. Does the individual or group hold positions consistent with the teaching of the Church? Does the intended activity pose any risk to parish personnel, property or persons served, especially minors?

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 Diocese 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 Property and Insurance Office. Clear any exceptions through the appropriate Pastoral Center representative.

Individuals or groups may not use parish premises for any activity which 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.
- Adults over the age of 25 must supervise any activity. The ratio of adult to children varies based upon activity. Contact the appropriate office at the Pastoral Center for further information.
- If the facility is to be used by persons under 18 years of age (a scout troop, for example), the sponsoring group must show evidence of a safe environment plan that meets or exceeds the parish compliance plan. The plan should make provisions

for screening and education of adult chaperones, over 25, who are provided by the sponsoring group.

- No one under 21, or any chaperone, 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 Property and Insurance Office for approval.
- High risk activities must be avoided. (See High Risk Activities) Page 7
- 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 parish should have in place a plan for securing premises, including designation of who will open the facility and lock it when the activity is complete.
- The parish should have a security plan. The plan should consider the safety of parish personnel, personnel using the facility, minors of any kind, property, and confidential information. Please see *Fire and Emergency Life Safety*
- The facility should be inspected before and after an event using the *Self-inspection Checklist*.
- 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 Property and Insurance Office 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 Property and Insurance Office 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 vehicle, 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 vehicle. 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 on 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". This manual is available from the U.S. Consumer Product Safety Commission, Washington D.C., 20207 or you can contact your local Loss Prevention Representative.**

(Monthly inspections should be conducted using the "Playground Equipment Inspection Form" found in Section V.)

#### **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. 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 V for 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 shall 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 being transported. Please alert Property and Insurance Office 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 driver's 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. This coverage is shown on the declaration page of the individual insurance policy. A copy of the current declaration of coverage, along with a copy of the driver's 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 Parish. 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
- 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 Pastoral Center 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 slip/trip and fall 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. Also, 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 V) 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 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 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. Don't 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 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.
- Use *The Self-Inspection Checklists* (See Section V) as a guide.

### 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. Candles 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 essential 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. **Do not use extension cords.**
- **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-sprinkled buildings and a 1-1/2 foot clearance is specified in sprinkled buildings. Clearance in non-sprinkled buildings is usually measured from the ceiling or roof trusses (whichever is lower) to the top of storage. In sprinkled 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. Combustible material should be stored in an approved storage unit.
- 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 V)* 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 Policy
- 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 who 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 Pastoral Center 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 coverage and to name the Parish and the Diocese as an *Additional Insured* on their insurance policy by endorsement. Please contact: Arthur J. Gallagher, San Francisco, or The Pastoral Center 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 ground 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 siderails 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 are prohibited from climbing or using any scaffolding.
  
- C. Portable Work Platforms and Personnel Lifts:
  - i. Volunteers are 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 keys 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.

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## **1. SELF-INSPECTION PROGRAM CHECKLISTS**

## **SELF INSPECTION LOSS CONTROL CHECKLISTS/GUIDELINES**

FORMS INCLUDED:

- A) SURVEY OR EXTERIOR CONDITIONS AND OPERATIONS**
- B) SURVEY OF INTERIOR CONDITIONS AND OPERATIONS**







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**SURVEY OF INTERIOR CONDITIONS AND OPERATIONS  
SELF-INSPECTION CHECKLIST – PG. 2**

	SATIS-FACTORY	ATTN. REQ.	N/A	COMMENTS
<b>5. <u>Slip/Trip and Fall Hazards:</u></b>				
- 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 .....				
<b>6. <u>General Maintenance</u></b>				
- 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.....				
<b>7. <u>Special Hazards:</u></b>				
- 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.....				
<b>8. <u>Housekeeping:</u></b>				
- 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.....				
<b>9. <u>Emergency Planning:</u></b>				
- 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? .....				

**SURVEY OF INTERIOR CONDITIONS AND OPERATIONS  
SELF-INSPECTION CHECKLIST – PG. 3**

	SATIS-FACTORY	ATTN. REQ.	N/A	COMMENTS
- 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 .....				
10. <b>Office Safety:</b>				
- 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. <b>Security:</b>				
- 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: \_\_\_\_\_

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## **2. LOSS CONTROL GUIDE TO PARISH MAINTENANCE**

# 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.

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### **3. EMERGENCY PLANNING INFORMATION**

**NOTE: If Parish has an emergency plan it should be inserted in this section**

# DISASTER PREPAREDNESS GUIDE FOR RELIGIOUS ORGANIZATIONS

(From: Disaster Preparedness Guide for Religious Organizations  
by the Marin Chapter of the American Red Cross, June, 1985\*)

## 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 (pastor);
  - . The facility and its equipment (custodian);
  - . Safety and security matters (safety coordinator);
  - . Personnel policies and considerations (pastor, 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:
  - . 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

### **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

### **DEVELOPMENT OF A DISASTER PLAN**

#### **USE AVAILABLE RESOURCES**

- call of the expertise in your organization
- read Red Cross and government literature on emergency planning
- adapt the information to your own facilities and needs

#### **FORMULATE A PLAN**

- distribute the information
- make provisions for feedback
- try it out with a drill

#### **ESTABLISH A STRUCTURE FOR UPDATE AND REVIEW**

- designate responsibility and set a time framework
- provide means for new members of the organization to be informed

### **DEVELOPMENT OF AN EMERGENCY SUPPLY KIT**

#### **FORMULATE A LIST**

- evaluate your particular needs
- develop a list of items you have determined are pertinent to your situation

#### **ACQUIRE THE NECESSARY ITEMS**

- make provisions for proper, accessible storage
- provide for periodic rotation of items, if appropriate
- keep up-to-date inventory list

#### **THIS IS YOUR EMERGENCY PLAN!**

**WRITE IT DOWN!**

**DUPLICATE IT!**

**KEEP IT UP TO DATE!**

**LET EVERYONE KNOW ABOUT IT!**

# 27 Things to Help You Survive an Earthquake

Western Arizonans need to be 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.
4. First Aid book.
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.
13. Matches.
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

Courtesy of the City and County of San Francisco – Office of Emergency Services

## 4. APPROVED FORMS

### Contract and Use of Premises Forms:

- [1](#)) Sample Endorsement to Contractor's or Facility User's Insurance Policy
- [2](#)) Short-Term Use Agreement For Organization
- [3](#)) Short-Term Use Agreement For Individuals
- [4](#)) Liability Insurance for the Events of Outside Users at Diocese of Tucson Facilities Form

### Permission Slips and Waivers:

- [5](#)) Field Trip Permission Parent Request & Activity Waiver and Release Form
- [6](#)) Sports Permission Form
- [7](#)) Adult Accident Waiver and Release of Liability Form

### Accident Reporting Forms:

- [8](#)) General Liability Incident Form (Non-Automobile)
- [9](#)) Property Incident Report (Non-Automobile)
- [10](#)) Automobile Liability Incident Report
- [11](#)) Employer's Report of Industrial Injury (Workers' Compensation)

### General Forms:

- [12](#)) Religious Education Driver Information Form
- [13](#)) Request for Certificate of Insurance Form
- [14](#)) Auto Endorsement Change Request
- [15](#)) Property Change Request Form (Add)
- [16](#)) Property Change Request Form (Delete)
- [17](#)) Property Change Request Form (Change in Existing Insurance Coverage)
- [18](#)) Property Change Request Form (Construction or Remodeling)

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