Summer 2007

Vol. 6 issue 3



A quarterly publication by Church Mutual Insurance Company

What to do when violence strikes

Many assume that places of worship are a sanctuary for safety — free from tragedies associated with violence and terrorism. The newspaper headlines today tell a different story.

- A church service shooting in Wisconsin claims the lives of seven victims
- A husband shoots and kills his wife in a California church parking lot
- An Oregon man dumps gasoline on parishioners, carpet and pews, lighting them on fire during a worship service

Tragedies such as these seem unthinkable, but they are occurring in schools, businesses and places of worship with increasing frequency. Predicting when and where these events will occur is nearly impossible. However, it is possible to take steps to prevent and prepare for an emergency.

Develop a plan

"Creating a violence response plan is the single most important step a congregation can take to prevent and prepare for an emergency," said C.J. Couch, chief of public affairs for the Ohio Emergency Management Agency. "The plan should assess and address the individual needs of a worship center, from the size of the congregation, to the type of building and any special programs they offer, such as day care."

The first step in creating a plan is forming a security team to identify and assess the risks and potential threats facing a congregation. The team should include staff and volunteers as well as congregation members with special expertise such as medical, military or law enforcement backgrounds.

Together, the team should brainstorm a list of potential events that could happen during service times, weekdays or nights, as well as threats specific to a school or day care on the premises.

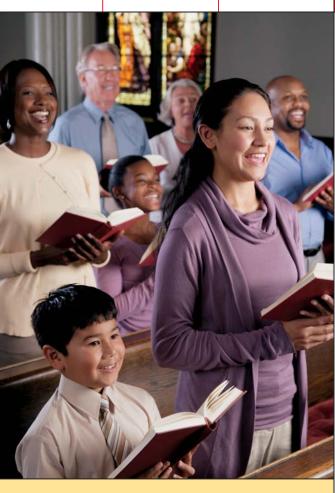
"Systematically walk through the list and propose ways to prevent each event," Couch said. "Begin by addressing prevention areas, followed by developing a plan for response."

Improve building security

Oftentimes preventing a tragic incident starts with improving building security.

Simple measures, such as keeping bushes around doors and windows trimmed, limiting access points by locking doors and windows when

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Risk Reporter talks with Mall of America's Director of Public Relations, Dan Jasper

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not in use and installing good lighting around buildings and entrances can reduce risk. In addition, monitor who has keys to buildings and change the locks every one to two years. Consider using a custodian to open and close the facilities and be present when your buildings are used by outside organizations.

New technology also is available to help safeguard buildings and people. Electronic card access systems now replace keys. The cards limit access to specific areas of the buildings and monitor who is coming and going at all times.

"Security equipment that can help prevent or reduce a violent incident is important," Couch said, "Consider closed-circuit television cameras, metal detectors and modifying your building to create locked zones that provide a secure area during a crisis."

Some congregations are large enough to warrant hiring a security service; however, establishing a relationship with local authorities also is beneficial.

"We coordinate our security efforts and emergency response with local officials," said Sarah Pierik, director of media relations and a member of the crisis management team for Wheaton College, a Christian college in Wheaton, Ill. "When asked, local authorities will often add your location to their patrol routes and provide expert advice for creating response plans."

Include a personal connection

During worship or school hours, continual contact is a simple way to keep out unwanted visitors. Work with ushers or a volunteer security task force to be present at all access points as well as walk the halls and patrol the parking lots before, during and after worship services. Encourage them to make eye contact and acknowledge everyone they see.

Ask ushers to keep cell phones in their pockets or supply them with hand-held or discreet communication devices so they can communicate with one another and emergency services.

Establish incident protocol

Many congregations have a plan in place to respond to weather or fire emergencies, but little thought is given to incidences of violence.

"When an event occurs, there is obviously going to be a sense of panic and confusion," Couch said. "If plans are already in place and you have exercised the plan, the likelihood of confusion and chaos will be reduced. Work together with your security team to establish a plan or response protocol for all potential incidents."

There are several key components of a response protocol:

• Communication — In the event of a violent situation, it is important to have a plan in place to notify staff, volunteers and members of important details.

Wheaton College recently installed a "reverse 911" system.

"The system enables the college to send out an automated message to all faculty and students whose cell phone numbers are entered," Pierik said. "In addition to the reverse 911 system, we are researching a campus-wide broadcast system, similar to a loud speaker system, that would enable us to broadcast emergency information."

Law enforcement also needs to be notified of the situation. Designate a group of people to make the call, such as ushers during a worship service, or install a "panic button" in classrooms, day care centers and worship facilities to alert officials at the touch of a button.

- Evacuation Establish a plan for evacuating members and staff, including evacuation routes, meeting places and who will care for those with disabilities. Post all evacuation routes.
- First Aid Determine who will provide on-site first aid. Keep first-aid kits easily accessible and stocked in all rooms. Consider offering free first-aid and CPR training to all interested congregation members and staff.
- Responsibilities In the event of an incident, assign a responsibility to each member of the security team. Identify who is responsible for communicating messages, organizing first-aid efforts and handling media inquiries.

Training and awareness

Share the response plans with congregation members and encourage them to take an active role in promoting a safe worship or education environment.

"In Ohio, we have a campaign called 'See Something, Say Something," Couch said. "If you see something that seems out of place, report it to an authority. We would much rather err on the side of caution and say something, than not say anything and have tragic results."

Designate time after worship services to review and practice emergency response drills with the security team and congregation members.

Church Mutual offers Catastrophic Violence Response Coverage for all multi-peril policies.

- For more information or a coverage brochure, visit www.churchmutual.com and enter "catastrophic violence" in the search field. To order Church Mutual's free booklet Crime-Proof Your Worship Center, visit the Web site, select "Safety Resources" and click on "Protection Series Booklets."
- For more information on crisis management, visit www.ready.gov.

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Communicating during a crisis

The reaction by your religious organization immediately after a violent incident occurs will have a lasting impact not only on you and your congregation but also on the entire community.

In the electronic media age, news about a shooting or other violent incident will begin to spread only moments after it occurs. E-mail, text messaging and cellular phones with cameras will provide details about an occurrence at your facility to members of your congregation and the news desks of your local newspapers and television stations almost immediately.

Undoubtedly, there will be numerous versions of the occurrence with varying degrees of accuracy. Depending on the facts, there will be a level of panic by members of your congregation and the general public. If children are involved, that level escalates 100 fold.

After a violent incident, you will see the squad cars racing in just ahead of the news vans and reporters. An important rule for your crisis management plan is designating a spokesperson for all media inquiries. This should be someone such as the pastor, business administrator or board chairman. Your employees, volunteers and members should be asked to refer all media questions to this spokesperson.

Your spokesperson needs to be familiar with the congregation and the incident. Responses to the media should be coordinated with your local law enforcement so confidential information important to an investigation is not leaked. Your spokesperson needs to realize how the media coverage will affect the families and the victims. Do not discuss assumptions regarding why the incident might have occurred. Listen to each question carefully and consider your answer before providing it. Above all, tell the truth.

Richard J. Schaber, CPCU Risk Control Manager

- Church Mutual's Catastrophic Violence Response Coverage provides a variety of benefits following violent incidents, including hiring an independent public relations consultant to work with the organization.
- For more information, contact your sales representative at (800) 554-2642 and select "Option 1" when prompted.

seasonalspotlight

Avoid winter plumbing woes

Frozen pipes might be a distant thought as we enter the dog days of summer, but early detection and pipe inspection are imperative to avoid winter plumbing trouble. Identifying plumbing problems in summer allows for adequate time to make repairs before the winter temperatures arrive.

"An annual visual inspection of waterlines and pipes by worship center maintenance staff can help detect and prevent plumbing problems," said

Paul Abrams, public relations manager at Roto-Rooter Plumbing and Drain Service.

"Look for inadequate pipe insulation located in outside walls, roofs, attics and crawl spaces," Abrams said. "Lack of insulation is a common cause of frozen pipes during the winter months.

"Foam rubber pipe wraps and fiberglass insulation are two methods that help prevent freezing," he said. "Sometimes no amount of

insulation will prevent a pipe from freezing if it's located in an extremely vulnerable area or is exposed to wind."

For pipes that are especially susceptible to freezing, Abrams suggests using thermal heat tape that warms the pipes with electrical current or contacting a professional plumber.

"Maintenance staff should keep an eye out for soft spots or faint stains on walls," Abrams said. "Signs of mildew or mold also are signals that moisture is present with possible leaks."

Other common signs of a leak include damp insulation and a musty odor.

"One very effective way to check for leaks is to monitor water usage over a period of months by reviewing water bills," Abrams said. "If there is an unexplained increase in water usage, there could be a leak that has gone undetected."

Preparing an unoccupied building for the winter is especially important. To prevent leaks and burst pipes, shut off water services and drain the water heater and softeners. Disconnect all outside water hoses and cover the faucet using a faucet insulation kit. Water in toilet tanks should be sponged out, and bowls should be filled with antifreeze.

Occupied buildings also should be winterized. Another good tip is to open kitchen and bathroom cabinets under sinks to allow heat in the room to circulate around uninsulated pipes. Also, make sure the building's heat is set to at least 55 degrees Fahrenheit.

If a leak is detected, shut off the water main and contact a professional plumber immediately.

For more information on preventing frozen pipes, visit www.rotorooter.com. To order Church Mutual's free booklet Weather Protection For Your Ministry, visit www.churchmutual.com, select "Safety Resources" and click on "Protection Series Booklets."



A Perspective



When it comes to being a secure, public place, houses of worship are much more like shopping malls than airports.

> With that in mind, Risk Reporter spoke with Dan Jasper, director of public relations for the Mall

of America, located near Minneapolis. The Mall of America is one of the largest shopping centers



in the world and receives more than 40 million shoppers and tourists each year, making it one of the most visited destinations in the United States.

 For more information about Verbal Judo, visit www.verbaljudo.com.

Risk Reporter: What should people be aware of, safety-wise, when visiting a major public attraction?

D. Jasper: Our primary focus is always on our guests' safety and security. The best tip for visitors is to be aware of your surroundings. Mall of America (MOA) is a safe venue, but it is important to be aware of who is around you and how you might react to a situation.

Risk Reporter: What kind of action plan do you have in place in the event of a disaster?

D. Jasper: Although I can't discuss the specific details of our action plan, it is important to have an effective plan in place. We work closely with city, county, state and federal agencies to plan for all types of events and situations. We also conduct simulations to allow MOA staff and other personnel the opportunity to work together and practice responses in these situations.

Risk Reporter: Do you offer any type of employee training program?

D. Jasper: Mall of America has a security team that is second to none. In fact, many institutions around the nation turn to MOA for security advice, guidance and training. All MOA employees receive training for emergency situations. Our security staff receives extensive and ongoing training to handle various situations.

There are several unique aspects to our security department. All security personnel — along with select MOA staff members — are taught a process called "Verbal Judo." This technique uses words and body language to calm a potentially volatile situation. We also have a unique program called the "Mighty Moms and Dedicated Dads." These adults work on Friday and Saturday evenings and act as liaisons to teenagers at MOA. Our moms and dads typically hold daytime positions as teachers or counselors and have experience working with teens.

Risk Reporter: What should someone do if they see something suspicious or suspect danger?

D. Jasper: Don't put yourself in harms way. Seek out the nearest store clerk, security officer or phone and call or ask for assistance. Help will quickly arrive. The most common mistake people make in an emergency situation is to panic regardless of where the situation occurs.

