



APEX Risk Management Booklet

Prepared by Acera Insurance in cooperation with:



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1. Introduction

The purpose of this guide is to help you establish and maintain a risk management plan designed to protect your Parish and your Parishioners. In doing so we hope that you will have a safer and more secure parish and reduce your insurance costs.

Property

Arson is the leading cause of fires. Given the devastating impact of a fire, we need to focus on it.

The single most likely cause of a property loss is water damage which costs the members of APEX upwards of \$1,000,000 in losses per year. As such it needs to be a primary focus of our efforts to address property losses.

Liability

Our primary source of liability loss is slip and fall. In addressing this, not only are we reducing the potential for losses but also making our parish a safer place for all of our parishioners and guests.

Who is APEX and why does their name keep coming up?

The Asset Protection Insurance Exchange (APEX) is a reciprocal insurance exchange, a regulated insurance company. It was set up by the bishops of western Canada to provide property and equipment breakdown insurance for its 20 member dioceses and eparchies. Created to provide consistent insurance coverage for its members and cost effective insurance for claims up to \$250,000 per instance. By self-insuring up to this limit it means that should the premiums levied members for a given year be greater than the actual claims costs incurred, there is a mechanism in place to return this 'profit' back to members. For claims in excess of \$250,000, third party commercial coverage is obtained annually, currently through Ecclesiastical Insurance.

Who is Acera Insurance?

Acera Insurance is our insurance broker. As an insurance broker, Acera Insurance plays an active role in the development of our risk management plan.

2. Establishing a Risk Management Framework

At the outset we suggest that you do the following:



Explain to Your Parish

What you are doing, why you are doing it and that you will need their help.



Create a Risk Management Committee

It would be preferable to include some people in this committee that have a familiarity with construction, plumbing and electricity.



Adopt an Action Plan

One that includes: daily, weekly and monthly tasks, launches the arson risk management plan including the Churchwatch program and also addresses water damage.



Post an End of the Day Checklist

The last person in the church should know what they need to do when they lock up at night.



Check Hot Water Tanks

Establish the age of any hot water tanks and replace them if you do not know the age or they are 10 years old or more.



Locate Water Shut Off Valves

Find and tag the water shut off valve to all buildings.



Flammables Check

Dispose of any debris or flammables that have accumulated, particularly in the mechanical room.



Secure Church Records

Ensure that all church records are stored in waterproof containers and off the ground.

3. Arson Risk Management

Introduction

Everyone pays a high price when an arsonist strikes. Arson destroys revered structures that are part of our cultural heritage. It has profoundly negative effects on the life of the local community. Arson increases insurance costs, not only for the local parish that loses a building, but on all Catholic churches that are part of APEX's insurance cooperative for Western and Northern Canada.

Arson is the leading cause of fire loss for the members of APEX and is threatening our long term ability to insure our churches. In the past nineteen years APEX has suffered 37 fire losses that have been specifically identified as arson. Arson is a crime of opportunity. Our duty to our community is to diminish those opportunities to the best of our abilities.

This material has been developed jointly by Ecclesiastical Insurance plc. and Acera Insurance Insurance specifically to assist APEX in risk managing the threat of arson to church owned property.



Facts About Arson

- Arsonists come from any background and with a variety of motivations.
- Statistically they are most likely to be males under the age of 21.
- Churches are more likely to suffer a loss mid-week rather than on the weekend.
- The fires are most likely to be set outside a building using materials found on or near the site.
- Churches can be rebuilt but congregations diminish rapidly after a loss.
- Arson is not a problem limited to the inner city but affects all areas of the country.

Managing the Risk:

The purpose of this document is to assist you in protecting your premises from arsonists and the devastation that they cause. We need you to participate in a three step approach to solving this problem. This includes:

- **Step 1:** Maintenance and regular inspection of the building and grounds to minimize the opportunities for arson.
- **Step 2:** Instituting the use of an "End of the Day" checklist.
- **Step 3:** Development of a Churchwatch Program

Arson Risk Management Plan - Step 1

Maintenance and Regular Inspection of the Church and Grounds

Arson Indicators

Arson is often the culmination of a series of steps that can be identified and interrupted. The normal series of precursors to arson can include any number of the following:

- The church has suffered small fires, break-ins or malicious damage such as broken windows during the past 2 years.
- There have been fires and/or break-ins in other places of worship in the area in recent months.
- Groups of youths congregating near the building.
- Empty beer/liquor bottles left on the grounds.
- Graffiti.
- Garbage fires.

Actions to be Taken

- Share observations with local police.
- Immediately clean up any graffiti.
- Remove any garbage or debris.
- Replace broken or damaged windows.

Responsibility

- In every building the most important single measure is for a particular individual to take responsibility for security.
- The person responsible needs to carry out their own 'risk assessment' to identify ways in which intruders, thieves or vandals could start fires, what the effect would be and how to prevent or reduce the risk. Help is available from the local fire department or a police crime reduction officer. A risk assessment form is attached to this document.
- If there have been any small fires or malicious damage to the church or in the locality inform the police immediately. A small fire may be a warning that more serious fires may occur in the future.

Security

The best defense against arson – as well as against theft – is to have an effective security program. It does not have to be an expensive process.

Item/Area	Security Measure	Complete?
Entry	The fewer entrance doors the better, preferably one in common use.	<input type="checkbox"/>
Restricted Entry	It is often the case that when the church is unoccupied the door is locked. Where it is required to keep the church open it is recommended that someone be on the premises. This may be achieved by having a roster of parishioners/members willing to give up some time to act as caretaker. Arrangements have to be made for passing on the key – never hide keys or leave keys on the premises.	<input type="checkbox"/>
Doors and windows	These should be in good repair and locked when not in use.	<input type="checkbox"/>
Locks	Should be of good quality.	<input type="checkbox"/>
Walls, fences and gates	Should be in a good state of repair.	<input type="checkbox"/>
Halls, community centres	These are a favourite target for thieves and vandals. Ensure that doors and windows are securely locked after use, keys returned to the person in charge and that there is a general inspection before the last person leaves.	<input type="checkbox"/>
Valuables	As far as possible these should be securely locked away.	<input type="checkbox"/>
Vestry, church office	When not in use this should be kept locked. These are areas where many arson fires are lit.	<input type="checkbox"/>
Organ space	Another area where arsonists light fires. If possible keep locked shut.	<input type="checkbox"/>
Neighbours	If appropriate enlist the help of neighbours in keeping an eye open for suspicious behavior and in telephoning a warning to the person responsible or the police.	<input type="checkbox"/>
Sheds/outbuildings	May contain tools that help intruders to break into the church or flammable liquids, such as gasoline or paint thinner, to help an arsonist start a fire. Keep outbuildings securely locked.	<input type="checkbox"/>

Good House Keeping

Vandals or thieves (to cover their tracks) will use any ‘fuel’ that is readily available to light their fires.

- Try to ensure there is no combustible material lying around for an arsonist. This is particularly important where buildings are used for recreational and educational purposes and in church halls.
- Don’t let garbage accumulate – inside or outside the building.
- Garbage cans should be kept in their own locked compartment or kept well away from the church.
- Matches, candles, candle oil, and gasoline can all be used to start a fire and help it spread. Keep all such materials locked away.
- Trim back hedges and shrubs so that they do not provide either a hiding place or a fuel source.

Equipment

Based on perception of the risk, and the ability and willingness of the church authorities to provide the necessary money, thought should be given to installing some or all of the following equipment.

Item/Area	Security Measure	Installed?
Intruder alarm	Will sound an audible warning and which should preferably be linked via a central alarm station to the police.	<input type="checkbox"/>
Fire extinguishers/hose reels	For use by people on the spot (who must be trained in their use).	<input type="checkbox"/>
Fire detection and alarm system	For certain parts of church buildings which, if linked to the fire department via a central alarm station, will automatically summon help when the church is unoccupied.	<input type="checkbox"/>
Motion sensitive exterior lights	Intruders (including arsonists) like to work in the dark. These simple and inexpensive devices can be an effective deterrent.	<input type="checkbox"/>

Arson Risk Management Plan - Step 2:

Instituting the use of an “End of the day” Checklist

The physical security of the church needs to be monitored on a daily basis.

Attached in Tools Section – please print and post

Arson Risk Management Plan - Step 3:

Developing a Churchwatch Program

Buildings that are neglected or unattended for periods of time are much more likely to suffer from vandalism including arson.

Our insurance companies experience is mirrored by our own, most incidents of arson occur on Wednesday, Thursday or Friday. A churchwatch program can be a simple, effective and participatory way for a congregation to protect its' church. The program is a commitment by participants to bring supervision of the church into their regular routine.

Designate a Churchwatch Leader

A person must be the designated contact for the program and it is more convenient for them to live close to the church. This person should liaise with the local police to advise them of the program and its intent. This person should also seek a framework from the police as to when and how to contact them and to try to obtain a commitment from them to assist with the program.

Monitor the Church

The program consists of participants agreeing to pass by the church on a regular basis to ensure that no potentially harmful activity is going on there. This entails walking or driving by the church and taking note of anything going on. When you are out running errands try to take a route that goes by the church. If you are walking your dog, use the church as a destination or part of the route.

What To Do If You Notice Suspicious Activity

If you do see someone on the church grounds that is behaving suspiciously **do not** confront them. Try to make yourself visible to them from a safe distance and then contact the churchwatch leader and advise them of the situation. They will be responsible for contacting the police if it is deemed necessary.

FINAL THOUGHTS

By demonstrating that the church is being watched over, people will be discouraged from damaging it.

4. Water Damage Introduction

Water Damage costs the members of APEX more than any other kind of loss including fires.

From 2000 to 2017 the members of APEX incurred Water Damage losses exceeding a total of \$15,000,000. The vast majority of those fell below the deductible for the master policy and were therefore paid for by the members and not the insurance company.

Half of the claims fell into four identifiable categories, the remainder came from a variety of sources including: leaking roofs, storm damage, broken toilets, and human error.

The average cost by type is shown below:

Type	Number of Claims	Average Cost Per Claim (past 5 yrs)
Sewer Back-up	116 (18.2%)	\$ 57,749.
Sump Pump	23 (3.6%)	\$ 53,698.
Burst Pipe	130 (20.4%)	\$ 42,266.
Water Heater	65 (10.2%)	\$ 15,878.
All Claims	638 (100.0%)	\$ 32,749.

These losses can be reduced through a combination of maintenance and risk management. The savings that generates will go directly to reducing our insurance costs.

Burst Pipes and Sprinkler Malfunctions

Steps to take should your facility experience a burst pipe or sprinkler malfunction.

Burst water pipes and broken fire sprinkler heads can very quickly cause a serious amount of damage and equally serious consequences. **Some examples are:**

Damages	Potential Outcomes:
Major property damage.	Disruption to facility and operations.
Damage to valuable belongings, contents, decorative architectural details, etc....	Irreplaceable losses.
Unsafe conditions.	Accidents and personal injuries.
Growth of fungus and mold.	Various health hazards.
Business interruption.	Loss of income/Financial instability.

A Speedy Response is Key to Damage Control and Containment

Avoid Water Damage

Mitigating water damage in the most effective way depends on how prepared your organization is and how quickly you can identify and handle the situation. The following are some best practices to consider:



Establish a set of Emergency Water Shut-Off Procedures and Protocols to deal with a burst water pipe or fire sprinkler system malfunction.



Develop a training program for designated employees. Select employees who work during different hours/shifts to ensure that your facility can be protected during all hours of operation.



Provide designated employees with a Site Plan of your building, indicating where the main domestic water supply valve and sprinkler valves are located. Include photos or drawings of valves along with instructions. Mark the locations of the main valve, as well as all shut off valves (on each floor, if applicable) so that they are easy to find. A quick solution is to paint markers or place stickers on the floor and ceiling and add a hangtag on the main valve.



Create a 'Contact Tree' that includes telephone numbers for your local emergency services.



At all times, the welfare and safety of your building's occupants is the first priority. Before shutting any valves off, designated employees must be able to determine if the emergency is an actual fire loss or other life-threatening situation.

Avoid a Burst Pipe:

You can significantly reduce the likelihood of suffering a burst pipe by following some simple steps:


- Make sure the furnace or boiler and heating system are serviced regularly and check that the thermostat is working
- Check the insulation on your water pipes; those in the attic or other vulnerable spaces should be protected.
- Make sure any external taps are turned off and disconnect any hoses during the colder months.

DID YOU KNOW?

Devices are available which can detect excessive water flow and either send a warning or automatically turn off the water. Leak detection systems which send a warning to a designated person/s enabling them to take appropriate action, are also available.

Preparing for a Flood

Appoint a Flood Response Leader

 Assigning a flood response leader will ensure that if a flood were to occur, one person will be in charge of knowing the flood response plan, the risks associated, the critical assets, and exposures, and how to proceed once a flood has happened. This will enable the process to be seamless and more efficient.

Our Flood Response Leader: Full Name

Phone Number:

* Know Your Risks

- ☐ Find out if your parish is located in the floodplain and/or behind a dike system. To do so, contact your municipality.
- ☐ Contact your local municipal or regional government to find out if there is a local flood phone number or web page to check for changes in the situation and what local authorities are doing when a flood threatens.
- ☐ Be sure to tune into the local media for up to date information about weather conditions and flood advisories and if the local authorities are asking residents to evacuate or to be ready to evacuate. Have a battery operated or wind up radio handy.
- ☐ Take pictures of your church, hall and any major assets.

Identify Your Critical Assets and Their Exposures

Staff Members and Their Families

- ☐ Emergency supply kit for workplace.
- ☐ Support your staff in preparing family emergency supply kits.
- ☐ Develop contact lists, a phone tree, and a contact point outside of the impacted area.

Preparing Your Parish for a Flood

DOCUMENTS:

- ☐ Move critical documents to safe storage or offsite.
- ☐ Protect paperwork in waterproof containers and off the basement floor.
- ☐ Information and information technology:
- ☐ Ensure information is secure and protected.
- ☐ Ensure electronic information is backed up regularly and stored offsite. Offsite storage should be outside of impacted area.
- ☐ Raise critical computer equipment off ground or basement levels, or move to higher floors or out of impacted area.
- ☐ Computer equipment should be turned off if you have to evacuate the building.

MAJOR EQUIPMENT:

- ☐ Move any equipment you can above the water line or away from the impacted area.
- ☐ Equipment that cannot be moved should be readied for storage and protected from water as much as possible.

FACILITIES:

- ☐ Put plastic sheeting and/or sand bags at doors and other points where water could enter the building.
- ☐ Protect major appliances (furnace, hot water heater, etc.) by turning off fuel and water supply lines.
- ☐ Secure the building.

REVIEW YOUR PLANS REGULARLY AND PRACTICE THEM:

- ☐ Walk through your plans with your key staff or volunteers.

ASSEMBLE AN EMERGENCY KIT FOR THE PARISH

- ☐ Your emergency kit should include enough supplies for each employee for at least 72 hours.
- ☐ First aid kit with manual.
- ☐ Water (4 litres per person per day).
- ☐ Energy bars and dry food.



After the Flood has Passed

Begin Recovery

- ☐ Assess the damage with your key people, insurance representative and any required authorities to ensure the church is safe and recovery requirements are determined.
- ☐ Contact restoration companies that can assist you in your recovery (here's a helpful link to finding restoration companies in BC - <http://www.insurancwest.ca/servicesandsuppliers.html>).

5. Incident Report - Liability

Please complete as much as much detail as possible and fax or email to Acera Insurance Services Ltd.

F: 250.860.1213 T: 1.888.668.4441. E: apexclaims@acera.ca

General Information:

Date of Loss:	Time of Loss:
Episcopal Corporation Name:	
Location Name:	
Address of Incident:	
Locations of Loss (If Different)	
Contact Person:	Telephone:
Fax:	Cell Phone:
Accurate Description of the occurrence:	

Injured Party:

Full Name:	Age:
Address:	
Phone Number:	
Extent of Injury (If known):	

Contributing Factors:

Weather Conditions (Check all that apply): ☐ Clear ☐ Dry ☐ Sunny ☐ Cloudy ☐ Raining ☐ Fog ☐ Snowing ☐ Daylight ☐ Dusk ☐ Dark ☐ Other (describe):

Road/Sidewalk Conditions (Check all that apply): ☐ Paved ☐ Gravel ☐ Sidewalk ☐ Footpath ☐ Wet ☐ Dry ☐ Icy ☐ Snow-Covered ☐ Other (Describe):

If snow or ice related: Date, Time & Approx amount of last snowfall:

General Observations:	Footwear Type:	Eye Glasses: <input type="checkbox"/> Yes <input type="checkbox"/> No
	Carrying Anything: <input type="checkbox"/> Yes <input type="checkbox"/> No	Alcohol or Drug Involvement: <input type="checkbox"/> Yes <input type="checkbox"/> No
	Photograph Area: <input type="checkbox"/> Yes <input type="checkbox"/> No	Date & Time Taken:
By Whom:		

Witnesses (Attach written statements if available):

Witness 1:	Full Name:	Phone:
	Address:	
	Comments:	
Witness 2:	Full Name:	Phone:
	Address:	
	Comments:	

Filing Information:

Who assisted the person/action taken:	
Name of person providing report:	
Date reported to Acera Insurance:	Time:

For Acera Insurance Insurance Use Only:

Date Claim Report Received:	Claim #:
Adjuster Assigned:	
Claims Procedures Taken:	

6. Notice of Loss – Property Claim

Please complete as much as much detail as possible and fax or email to Acera Insurance Services Ltd.

F: 250.860.1213 T: 1.888.668.4441. E: apexclaims@acera.ca

General Information:

Date of Loss:	Time of Loss:
Episcopal Corporation Name:	
Locations of Loss (Parish)	
Parish Contact Person:	Telephone:
Fax:	Email:

Accurate description of the cause & type of damage:

Police/Fire Department to whom reported:

Police File No:	Officer's Name:
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Action taken by the parish if any:

Estimate of Damage:

Name of Person Providing Report:

Date Reported to Episcopal Corp:	Time:
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For Episcopal Corporation Use Only:

Scheduled Item:	Estimate of Loss: \$
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Date Reported to Acera Insurance Insurance:	Time:
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For Acera Insurance Insurance Use Only:

Date Claim Report Received:	Claim #:
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Adjuster Assigned:

Claims Procedures Taken:

7. Risk Management Tools

Parish Risk Management Action Plan

Please complete the following checks daily, weekly, monthly, and seasonally.

Daily

- ☐ Check the property for any damage that may have occurred overnight
- ☐ Ensure the doors and windows are locked at the end of each day
- ☐ Put away any valuables
- ☐ Walk the property to see if there is any vandalism
- ☐ Attend to snow clearing and sanding or salting when necessary and keep a log
- ☐ Look for any signs of water leaks or water entering into the building

Weekly

- ☐ Look for signs of damage to the building
- ☐ Ensure no flammables are accumulating anywhere
- ☐ Check any outbuildings
- ☐ Look for broken or uneven pavement
- ☐ Check exterior and all exit lights
- ☐ Look for leaking pipes or drains

Monthly

- ☐ Look for any pooling of water and check exterior drains and downspouts

Arson Risk Assessment: Checklist for Churches

This risk assessment tool is a means to help quantify the risk of arson to identified places of worship.

Instructions:

The points scored in Section B of the checklist should be deducted from the points scored in Section A. The results should be interpreted as follows:

Points	What does this mean?
Less than 20	Low risk, not too much to worry about, but continue to review the situation.
21-50	Potential hazard, consider whether additional protection measures can be adopted.
51-100	High risk, protection measures could be improved
Over 100	Abnormally high risk, disaster can be expected unless effective action is taken

Part A:

Item	Points	Check if true
The premises are in an isolated location	12	<input type="checkbox"/>
The building is not in a good state of repair	12	<input type="checkbox"/>
The premises are in an urban area	15	<input type="checkbox"/>
The building is open and unsupervised during the day	20	<input type="checkbox"/>
There are a number of points of entry to a building	20	<input type="checkbox"/>
The premises have suffered small fires, break-ins or malicious damage during the past two years	15	<input type="checkbox"/>
There have been fires and/or break-ins to other buildings in the locality in recent months	10	<input type="checkbox"/>
There are articles of value on display in the premises	15	<input type="checkbox"/>
The building is used by outside groups or as a community centre	8	<input type="checkbox"/>
There is no security policy for the building and no nominated official to oversee security	10	<input type="checkbox"/>
The building has no fire protection equipment, and no advice has been sought from the fire department for the past 5 years	10	<input type="checkbox"/>
Total Part A:		

Part B:

Item	Points	Check if true
There is a system of management ensuring that when the building is open the arrival and departure of visitors is monitored	12	<input type="checkbox"/>
The building has an intruder alarm	8	<input type="checkbox"/>
The intruder alarm is connected to a central monitoring station	12	<input type="checkbox"/>
The building is equipped with fire extinguishers/hose reels that are clearly visible	4	<input type="checkbox"/>
The building has an automatic fire detection installation	4	<input type="checkbox"/>
The automatic fire detection installation system is connected to a remote central monitoring station	8	<input type="checkbox"/>
The building has secure deadbolt locks on all external doors and key operated window locks on all windows that are accessible from outside	10	<input type="checkbox"/>
There is an external security lighting installation	8	<input type="checkbox"/>
There are external closed circuit television cameras	12	<input type="checkbox"/>

Total Part A:

Risk Assessment Totals:

Description	Totals
Total Part A:	
Total Part B:	
Grand Total (A-B):	

Are You Responsible for Closing the Church Today?

If so, please ensure:

- ☐ No combustible material is left lying around
- ☐ Any flammable liquids, such as gasoline, candle oil or paint thinner are locked away
- ☐ Any valuables are locked away
- ☐ No unauthorized person is left in the church
- ☐ Garbage cans are locked away
- ☐ All doors and windows are securely locked

Your 5 minutes could save our Church!

Self-Assessment Checklist for Preventing Water Damage

Parish: _____

Date: _____

Instructions:

1. Assign overall responsibility to a person with authority to oversee the process.
2. Review this plan annually.

Item	Yes	No	Actions/Comments
1. Is there a written plan detailing what to do in the event of water leak?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do all staff and volunteers responding to a leak know where the valves are located and how to turn them off?	<input type="checkbox"/>	<input type="checkbox"/>	Tag or placard valves for easy identification. Instruct staff/volunteers to immediately notify the Parish office when any type of dripping, leakage or clogged drain is found.
3. Are pipe diagrams or prints up to date and do they show the location of water shut off valves?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Are small leaks promptly repaired?	<input type="checkbox"/>	<input type="checkbox"/>	Small leaks may be a sign of hidden corrosion or other problems with potential for growing into catastrophic leaks.
5. Is the cause of every leak analyzed to determine if it was an isolated occurrence or a symptom of a system-wide problem.	<input type="checkbox"/>	<input type="checkbox"/>	
6. Hot water tanks need to be replaced every 10 years. Can you confirm that your hot water tank is less than 10 years old? Check for signs of corrosion of the tank.	<input type="checkbox"/>	<input type="checkbox"/>	If not, replace it and write the installation date on the tank.
7. Are there trays around any tanks or vessels to contain or effectively carry away leaking fluids to a drain?	<input type="checkbox"/>	<input type="checkbox"/>	
8. If any part of the property is exposed to potential flooding, is there a formal flood emergency plan or similar flood preparation plan?	<input type="checkbox"/>	<input type="checkbox"/>	
9. Are roofs and eavestroughs inspected regularly (annually and after severe storms) for damage or deterioration, such as cracks, splits blisters, separation, debris, holes or other potential sources of leaks. Eavestroughs need to be cleared twice a year.	<input type="checkbox"/>	<input type="checkbox"/>	
10. 10. Are there any ice dams, roof leaks or evidence of pooling on the roof? If so, indicate the reasons and the repair schedule.	<input type="checkbox"/>	<input type="checkbox"/>	
11. 11. Are there any areas directly adjacent to the building where rainwater can accumulate during heavy rains? Eavestroughs, landscaping planters next to a grade wall and windows are examples of areas where water can pool and find it's way into the building.	<input type="checkbox"/>	<input type="checkbox"/>	
12. Have all records and valuable articles been moved off the floor and on to shelving.	<input type="checkbox"/>	<input type="checkbox"/>	
13. If the building is sprinklered, is the system checked & serviced annually by a qualified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	

Seasonal Checklists



Spring

- ☐ Have the roof checked for damage from the winter
- ☐ Check all exterior hose bibs for signs of cracking before turning the water back on
- ☐ Repair entrance floors damaged from salt and moisture
- ☐ Repair all leaks in walls, floors, windows, and door
- ☐ Book an annual inspection of the air conditioner
- ☐ Check water heaters for rust or wet spots on the floor
- ☐ Test main water shutoff valve to ensure it is operational
- ☐ Replace appliance water supply hoses routinely
- ☐ Maintain sump pumps
- ☐ Store materials off the floor, on pallets or shelving
- ☐ Consider installing a moisture detection system
- ☐ Clear storm grate
- ☐ Avoid pouring oils and grease down the sink
- ☐ Seal cracks in foundation walls



Fall

- ☐ Check furnace filter
- ☐ Shut off exterior water valves
- ☐ Remove combustibles from furnace room
- ☐ Book furnace/boiler and chimney inspection
- ☐ Remove window air conditioning units
- ☐ Seal areas where cold air can enter the building
- ☐ Check insulation in attic and crawl spaces near pipes
- ☐ Inspect roof shingles & structure for snow load bearing
- ☐ Cover air conditioner compressors
- ☐ Clean eavestroughs and drainpipes of all debris
- ☐ Trim trees to prevent falling branches in high winds
- ☐ Repair fences, gates, and outbuildings

Winter

Maintenance

- ☐ Maintain interior room temperature above 12°C/54°F to prevent pipes from freezing
- ☐ Shut off water valves and drain all pipes in unheated buildings
- ☐ Inspect roof regularly, especially after heavy snowfalls. Hire a contractor to perform snow removal as necessary to prevent roof collapse
- ☐ Clear snow away from building to avoid water ingress during sudden thaws
- ☐ Open kitchen and washroom cabinet doors to allow warm air to circulate to pipes

Snow & Ice Removal Log

Parish Name: _____

Date (YYYY-MM-DD)	Time Started	Time Completed	Work Completed (areas shovelled, sand / salt qty, etc.)	Weather Conditions (snow, freezing rain, ice pellets, wind)	Initial Here

Snow logs must be kept for a period of 3 years.

8. Ecclesiastical Helpful Resources

Protect your Church – Safety checklist:

<https://ecclesiastical.ca/resource-centre/risk-guidance/protect-your-church-safety-checklist/>

Church Security & Vigilance:

<https://ecclesiastical.ca/resource-centre/risk-guidance/churches-robbed-communities-devastated/>

Arson Risk Reduction – Places of Worship:

<https://ecclesiastical.ca/resource-centre/risk-guidance/understand-manage-reduce-the-risks-of-arson-protect-your-place-of-worship/>

Fire Safety in Places of Worship:

<https://ecclesiastical.ca/resource-centre/risk-guidance/protecting-places-of-worship-fire-safety/>

Flood Smart:

<https://ecclesiastical.ca/resource-centre/risk-guidance/are-you-flood-smart/>

Flood Damage Prevention Checklist:

<https://ecclesiastical.ca/resource-centre/risk-guidance/flood-damage-checklist/>

Preventing Backflows and Sewer Backups:

<https://ecclesiastical.ca/resource-centre/risk-guidance/preventing-water-damage-risk-factors/>

Windstorm Emergency Response Plan:

<https://ecclesiastical.ca/resource-centre/risk-guidance/windstorm-emergency-response-plan/>

Cold Weather Slip-and-Fall Prevention:

<https://ecclesiastical.ca/resource-centre/risk-guidance/cold-weather-slip-and-fall-prevention/>

Averting Common Winter-Related Losses:

<https://ecclesiastical.ca/resource-centre/risk-guidance/averting-some-common-winter-related-losses/>