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May 2007 Newsletter

Slips and Falls

The benefits of using Church Underwriters:

Available to all agents
 No volume commitments
 Competitive pricing
 "A" rated carriers
 Comprehensive coverage
 Quick turnaround

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In the 26 year history of Church Underwriters, we have seen just about every possible "slip and fall" type of claim. Most of these claims were preventable if the church had just followed some simple common sense risk management principals.

The highest risk areas in churches are:

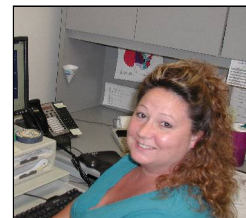
- ✕ Doorways, door thresholds and doorsteps
- ✕ Sidewalks
- ✕ Stairwells
- ✕ Parking lots
- ✕ Kitchen areas
- ✕ Playgrounds
- ✕ Electrical extension cords

As the churches agent, there are some simple preventative measures you can suggest to minimize accidents:

- 1) No slip paint on curbs, parking guards or any other change in elevation
- 2) Install no slip treads on stairs and any interior incline
- 3) Direct run-off water from roofs to downspouts away from any walking areas
- 4) Avoid painting any normal walkways
- 5) Use "wet floor" signs when cleaning and mopping
- 6) Maintain and record proper snow or ice removal and sand or salt applications. These records may be needed to help in the defense of any future claims.
- 7) Check for any loose or missing handrails
- 8) Make sure there is proper lighting in all high risk areas

Meet Gina

Gina has been a CSR at Church Underwriters for 13 years. The joy of Gina's life is her beautiful 12 year old daughter. Gina also enjoys gardening, music, scrapbooking and her 2 cats and a dog.



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