



# Church safety solutions

June 2007

## Emergency planning for churches

Churches are encouraged to develop emergency action plans not to only protect church property, but also to provide support to the communities and congregations they serve. The goal of an emergency action plan is really two-fold. First, the plan should primarily be directed at protecting people and property. Second, the plan should provide direction on how to resume normal services as quickly and safely as possible.

Churches are often the first place people turn to during times of disaster. Churches can offer refuge and support for displaced individuals. Church administration/business committees, along with church pastors, should consider



forming a planning team to determine how to best protect their property and provide support for the community if called upon.

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## Before, during and after disaster strikes

Although many organizations may take the approach that it will never happen to us, the news speaks daily to the types of disasters that devastate churches and communities. Planning will help churches learn about the hazards that may strike a community, the risks associated with these hazards and how to act when a warning and call for evacuation occurs. You can obtain this information from your local emergency management office or your local chapter of the American Red Cross. Emergency

plans should evaluate actions that will be taken before, during and after disaster strikes. Consider the following when developing a church emergency plan.

### Before

- Know the risks and danger signs associated with possible disasters for your location.
- Ensure your insurance policy adequately covers the church for the types of perils in your area.

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### Special points of interest

Church emergency planning and response

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- Sexual abuse prevention and control
- Know who you are hiring – background checks can help churches avoid poor hiring decisions

## Emergency planning for churches *(continued)*

Being prepared can help reduce the fear, anxiety and losses that accompany disasters. Communities, churches, families and individuals should know, for example, what to do in the event of a fire and where to seek shelter during a tornado. Churches should be prepared to evacuate and/or offer refuge and know how to care for basic medical needs.

Churches can also take steps to reduce the potential impact of disasters (flood proofing, securing roof structures and securing items that could shake loose in an earthquake). Emergency planning and actions can sometimes help completely avoid the danger.

Churches should consider developing a planning team based upon the size of the facility and resources of the church. Involving a group of people is best because:

- A group approach encourages participation and provides for a broad perspective on potential issues of security.

- Groups can increase the energy needed to help resume serving the community.

Church leadership should determine who to ask to become an active member and who can serve in an advisory capacity. As often occurs, a few people may be doing the bulk of the work. At the very least, you should obtain input from all areas of the church leadership structure, including the administration/business (committee), Board of Deacons, Board of Elders/Board of Directors/Session, Board of Trustees, ministry leaders, Christian education and missions/outreach.

In this publication, we will discuss the basic steps of developing an emergency plan – identifying actions and planning considerations before an event occurs, protective measures churches should take during an actual event and how to safely resume building occupancy after a disaster occurs.

## Before, during and after disaster strikes *(continued)*

- Develop plans for what to do and who will do it.
- Assemble a disaster supplies kit.
- Develop a list of volunteers willing to help.

### During

- Put your plan into action.
- Help others.
- Follow the advice and guidance of officials in charge of the event.

### After

- Enter property with caution and only when permitted by local authorities. Repair damaged property.
- Take steps to prevent or reduce potential for loss.

# Disaster planning tool now available to Zurich church customers



Zurich church-insured customers now have access to a free disaster planning tool provided through the Institute for Business & Home Safety (IBHS). Your church can now conduct disaster recovery planning at no cost to your organization.

IBHS shares a disturbing statistic - at least one-fourth of businesses that close following a disaster never reopen.

Because of limited resources, lack of knowledge or both, many churches and small businesses never complete disaster preparedness and recovery planning.

Open for Service<sup>SM</sup> is an Internet-based tool for churches and small businesses to create disaster recovery plans, and evaluate and diminish natural disaster risks. Open for Service<sup>SM</sup>, valued at \$2,000, is available on the IBHS Web site – [www.ibhs.org](http://www.ibhs.org) – through the use of special access codes provided exclusively by IBHS member companies, including Zurich Services Corporation.

Ease of use is a key feature of Open for Service<sup>SM</sup>. There is no need for churches to have a person with a background in recovery planning or disaster risk assessment. Simply go to the Web site and enter the appropriate code.

## How to access the site

First, obtain your access code by e-mailing Zurich Services Corporation at [churchsafety.solutions@zurichna.com](mailto:churchsafety.solutions@zurichna.com). We will e-mail you your access code within 48 hours.

To register and log in, the person responsible for coordinating your church's emergency planning will enter the zip code for your church location. The Web site will present each of the natural disaster risks existing at that location, including wind (hurricane, high wind, tornado/hail), flood, wildfire, earthquake or freezing weather. Click on a disaster risk,

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\*Zurich Services Corporation is sensitive to references that associate churches with businesses. The "Open for Service" program was built on a branded tool named "Open for Business." "Open for Service" users should not be concerned when opening the Web site and observing the Web site name "Open for Business." They are one and the same.

## Disaster planning tool now available to Zurich church members *(continued)*

and Open for Service<sup>SM</sup> will lead you through pertinent questions. One set of questions is for property owners. Another set is for property renters.

The *Open for Service<sup>SM</sup> Recovery Plan* is composed of a series of forms covering a variety of areas, which when completed will be customized to help your church recover its essential operational functions and inform individual employees and possibly key volunteers about their responsibilities.

Covered areas include:

- Church personnel
- Suppliers/vendors
- Key contacts
- Operational functions
- Recovery locations
- Vital records
- Critical telephone numbers
- Supplies
- Computer equipment and software

- Voice/data communications
- Equipment/machinery/vehicles
- Miscellaneous resources
- Disaster response checklist

The information results in a plan that helps you:

- Contact key personnel, suppliers and vendors
- Keep vital functions, such as payroll, running
- Know what supplies to have at an alternate location to keep your church running in the event a disaster strikes

All information is stored confidentially on the IBHS Web site, but also can be saved to your hard drive, a disk or CD, and/or printed for hard-copy storage. Any information provided through the IBHS Open for Service Web site can only be viewed by your church. Not even Zurich Services Corporation representatives can access your church-specific plan.



Remember, to obtain the access code, e-mail Zurich Services Corporation at [churchsafety.solutions@zurichna.com](mailto:churchsafety.solutions@zurichna.com)

# Planning consideration checklist



- Churches should consider developing a planning team based upon the size of the facility and resources of the church.
- Evaluate the types of perils relative to your church location and develop strategies to limit loss.
- Investigate developing a reciprocal agreement with a fellow church or school so services can continue if the property becomes unsafe for occupancy.
- Call the local fire department to determine occupancy rules required for housing displaced families.
- Develop a list of local service repair providers. Make contact with these providers to ensure your church is placed on a priority list for repairs following a disaster.
- Important church records should be placed in a secured storage cabinet that can withstand the types of perils associated with your area, i.e., severe weather, earthquakes, fire.
- Critical church records should be duplicated and kept off site, including accounting, membership, building blueprints, inventory of contents and photos of the church structure.
- Church emergency plans are only as good as they are current. Ensure plans are updated frequently to account for changes in staffing and contact numbers.
- Paper copies of the plan should be printed and made available off site for key church leadership and members of the church emergency planning committee.
- Church planning and financial committees should consider setting aside capital improvement funds to correct any structural or roofing problems proactively to limit future loss expectancy.
- Practice your plan to ensure key individuals know what to do in the event of an actual disaster.

## Lessons of loss

As state and local first responders, volunteers and search and rescue crews arrived on the scene to sort through the devastation of the May 4 severe storms and deadly tornadoes, the Department of Homeland Security's Federal Emergency Management Agency (FEMA) was deploying critical emergency equipment, food supplies and disaster assistance personnel to support the recovery effort in Kansas. Local and state officials were able to conduct emergency operations in a FEMA mobile emergency operations vehicle. With the signing of the federal disaster declaration by President Bush, victims of the tornado were able to apply for disaster assistance for temporary housing, home repairs and other serious disaster-related expenses.

Two mobile disaster recovery centers arrived to help victims register for disaster assistance, with a third on its way. For the hundreds residing in shelters, FEMA sent personnel to the shelters to assist victims with registration.

Preliminary damage assessment teams, with representatives from FEMA and the U.S. Small Business Administration, along with state and local officials, began assessing damages. Also, FEMA's temporary housing assistance teams, in coordination with the state, began identifying temporary housing requirements.

FEMA Administrator David Paulison toured the community of Greensburg May 7 and visited with state and local officials. Paulison spoke with residents and community officials to



**Greensburg, KS, May 11, 2007** — Greensburg Mayor Lonnie McCollum (center, hat in hand) prays with the people of his community at the first Greensburg Town Hall Meeting. The tent was erected so people have a place to meet. FEMA Photo by Michael Raphael.

determine what more the federal government could do to help people restore their lives, and the community rebuild and recover. Paulison said the response was well coordinated and executed. "I have to commend the local, state and voluntary agency response," said Paulison. "We were provided clear guidance and communication on what was needed at the right time and place."

FEMA has moved critical supplies into the affected area, including 15,000 gallons of water for approximately 5,000 people and 21,000 Meals Ready to Eat (MREs) to feed 10,000 people. Staging areas for additional supplies and resources have been identified with the assistance of the state.

FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.

## References

[http://www.fema.gov/pdf/areyouready/areyouready\\_full.pdf](http://www.fema.gov/pdf/areyouready/areyouready_full.pdf)

<http://www.fema.gov/news/newsrelease.fema?id=36035>

<http://www.ibhs.org/>

Zurich – Source 3-8.003 May 1996 Risktopics – Disaster Recovery Planning

If you have any questions, please send them to:

[churchsafety.solutions@zurichna.com](mailto:churchsafety.solutions@zurichna.com)

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Risk Engineering



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