

## RISK MANAGEMENT & CLAIMS SERVICES WINTER NEWSLETTER

#### STATE BOILER CERTIFICATE REQUIREMENTS

Now that "boiler season" is upon us, it is crucial to understand the State of Michigan's requirements for certificate inspections. Every two years, a low-pressure steam or vapor heating boiler requires a certificate inspection. A hot water heating boiler or hot water supply boiler must receive a certificate inspection every three years. Certified state boiler inspections can be completed by Chubb Insurance Company, our equipment breakdown insurance carrier. To request a jurisdictional inspection, please visit cthl.cc/ve262.

#### **SPACE HEATERS**

Everyone prefers to stay warm when the temperatures begin to drop. Something we often see are space heaters in office environments. Space heaters are a fire hazard and violate fire codes. We recommend all space heaters be removed from all buildings. Consider adjusting your heating system so it provides adequate heat. An approved room heater can be permanently installed in compliance with all fire and electrical codes as an alternative option.

PLEASE SHARE
THIS NEWSLETTER
WITH YOUR STAFF

- Pastor
- Associate Pastor
- Administrator
- Bookkeeper
- Principal
- Director of Religious Education
- Director of Youth Ministry
- Athletic Director
- Maintenance Staff

#### Reminders on Electrical Panel Accessibility; Fire Extinguisher Maintenance

We've noticed common recommendations we've had to make during recent Loss Prevention Visits related to electrical panels and fire extinguishers. As a reminder, electrical panels should be easily accessible to maintenance staff or third-party contractors. We understand there may be some space for storage in these rooms, but there must be an open path to the panel with at least 42 inches of clearance in front of it. Fire extinguishers should be serviced annually by a fire extinguisher service company. To make sure all of them are accounted for, we would recommend you keep a location diagram of where all of them are kept.



#### Winter Driving

Clear and brush off all windows before starting your vehicle. Remember to release frozen wiper blades and clear the intake in front of the windshield before starting the vehicle and using the defroster. Visibility is often decreased by salted wet roads and road spatter from slush. Make frequent use of windshield washers to maintain clear vision. Especially in or near intersections, keep in mind to ease into acceleration and give yourself extra stopping room as you gradually slow down.

#### CHRISTMAS LIGHTS

We know many parishes and schools will be hanging lights for Christmas and we hope you do, safely. Here are a few tips to keep in mind:

- Before installing any lights, be sure to look over them for any damage.
- If you plan to hang them outside, make sure they're rated for outdoor use; the same should be said for extension cords.
- Be mindful of recommended wattage and the maximum number of connected strands.
- Only use appropriate and stable ladders when hanging lights.
- Contract with licensed and insured vendors when hanging Christmas lights at extended heights.
- Using timers is a great way to not only save energy costs, but also reduce the risk of leaving lights on for extended periods, which can increase the chances of overheating.
- If you are unsure about any aspect of installing Christmas lights, it is always best to consult a licensed and insured vendor.

### SUBMIT A CLAIM

To begin filing a claim, please contact Gallagher Bassett Services by phone at 1-833-MCC-LOSS (1-833-622-5677) or by emailing mccloss@mvsc.com.



#### Required Cyber Security Trainings

Parishes and schools are required by our Cyber Liability Insurer to use up-to-date anti-virus software, implement two-factor authentication, maintain a robust data backup system, and participate in cyber security trainings and simulations. MCC has been providing phishing simulations and cyber security trainings through our vendor, Secure Halo. The services provided through Secure Halo would satisfy training and simulation requirements.

Enrollment is quite simple, and MCC has paid for the services. Simply send an email with the first and last names of your associates and their email addresses to **riskmanagement@micatholic.org** if you haven't enrolled yet or need to enroll a new hire.



# PROTECTED LOSS FUND PROGRAM NOW CALLED RISK MANAGEMENT PROGRAM

To more clearly align the program's name with its stated purpose, MCC recently announced that the name of the Protected Loss Fund Program has been changed to the Risk Management Program.

You will notice the new Risk Management Program name appearing on monthly invoices where the previous name would appear. MCC has also been working to update its webpages and other print material.

Though the name of the Program has changed, please be assured that the MCC Risk Management Department will continue to administer the Risk Management Program with the highest levels of integrity and service.





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## LOSS PREVENTION REMINDERS



If you have any new additions, acquisition or removal of vehicles, new buildings, major remodeling, or any other construction projects going on currently or planned for the future that would affect coverage, you must let MCC know—in addition to contacting your (arch)diocese—so we can make certain our files are appropriately updated.