



ECCLESIASTICAL
INSURANCE YOU CAN BELIEVE IN

**Risk Control Guidelines
For
Places of Worship**

IMPORTANT

These guidance notes are based on current legislation and generally accepted good practice. Whilst we have tried to make them thorough and informative, if you require any further assistance, please contact your Insurance advisor or Ecclesiastical.

This advice is given in good faith and is based on our understanding of current law and best practice. This is not an exhaustive assessment of all aspects of risk management. Please note that each specific property is unique and requires an individual inspection in order to prepare an appropriate and comprehensive risk management report and risk management strategy.

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1.0 Plant and Equipment

1.1 Electrical

We recommend that fixed electrical systems and electrical equipment in places of worship and associated buildings be inspected and tested by a qualified electrical contractor every 5 years to ensure that everything is working well and safely.

As a general guide for electrical systems, please consider the following:

- All electrical installations and equipment, including portable appliances in use, must be installed and maintained in accordance with the *Canadian Electrical Code* and applicable national, provincial, and municipal building codes/standards.
- A provincially qualified and provincially licensed electrician must conduct all electrical construction and maintenance work.
- Upon completion of inspection by the local power authority, a certificate of inspection should be issued. It is important that a certificate of inspection always be provided except in jurisdictions where other inspection criteria are set out.
- Any defective wiring or equipment must be brought up to the relevant standard required under the respective municipal, provincial, and/or national code.
- Records must be kept of all inspections, examinations, and maintenance carried out.

There are things to watch for that may indicate an electrical problem, including:

- arcing or sparking at an electrical device, or unusual sounds such as sizzling or buzzing;
- an item that is hotter to the touch than it typically should be;
- breakers or fuses continually tripping or blowing;
- damaged equipment or a damaged wire;
- discolouration of receptacle or light switch cover plates;
- lights dimming and brightening; and
- heat or smoke from any equipment or wiring.

Should you see any of these signs, shut your power off and immediately call a licensed and qualified electrician.

1.1.1 Storage



Unacceptable

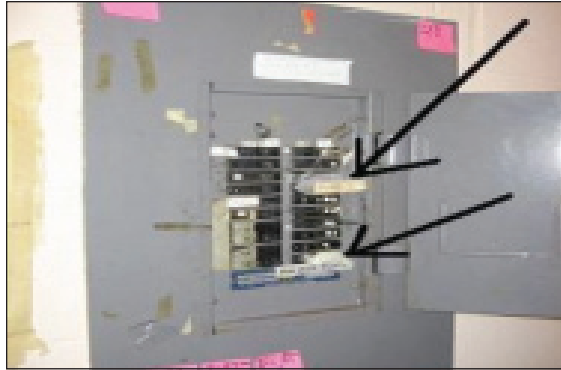


Perfect

Electrical rooms or panel areas must not be used for general storage and should be kept clear of combustibles. Panels must not be obstructed. *Canadian Electrical Code*, Rule 26-350(2) states, “Vaults shall not be used for storage purposes.”

A 1 metre (3.28 feet) clear working space must be kept around electrical panels and equipment as noted below. *Canadian Electrical Code*, Rule 2-308 states that: “a minimum working space of 1 metre with secure footing shall be provided and maintained about electrical equipment such as switchboards, panel boards, control panels, and motor control centres that are enclosed in metal.”

1.1.2 Circuit Breakers

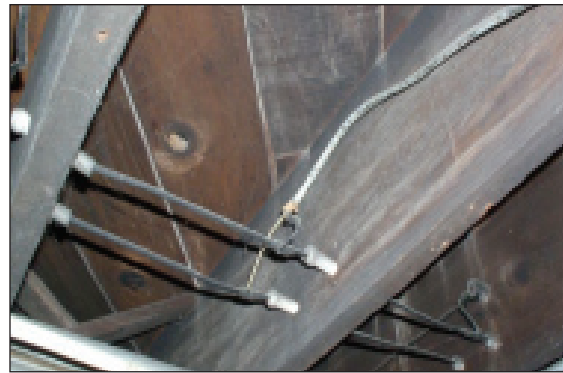


- Circuit breakers must never be locked or taped open.
- The only circuit breaker that can be locked open, in many provinces or jurisdictions, is a fire alarm breaker. However, this would need to be checked for each province or jurisdiction before locking a fire alarm circuit open.

1.1.3 GFI Outlets

- GFI outlets are required within 1 metre (3.28 feet) of sinks, outdoors, or in damp areas.

1.1.4 Knob-and-Tube Wiring

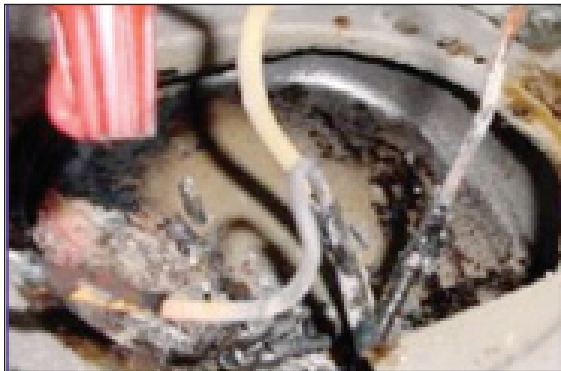
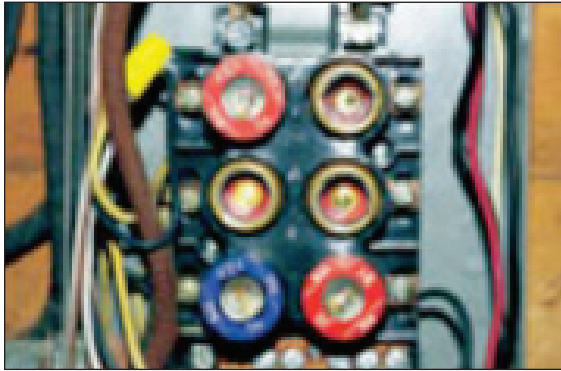


The following is a list of some of the problems or issues associated with knob-and-tube wiring.

1. **Grounding:** This type of wiring was installed without a grounding conductor.
2. **Over-fusing:** Fuses in use should be no greater than 15 amps.
3. **In-line splices in walls:** Knob-and-tube permitted the use of in-line-splices in walls without a junction box. This is not permitted today.
4. **Damage and aging:** Since there is no casing around the insulation on the conductor, the insulation is directly exposed to chewing or digging insects, vermin, and rodents. Other disturbances may also damage or break the insulation. Aging is another problem.

If your facility has knob-and-tube wiring, we urge you to have it inspected immediately by a qualified electrician to be certain your system is operating safely.

1.1.5 Aluminum Wiring



The fire shown in photo above started at the connections.



Aluminum wiring was prevalent in the 1960s and 1970s.

Aluminum wire should only be connected to outlets and fittings designed and marked for aluminum. While many aluminum wires have the word 'aluminum' stamped on them, it is not easy to identify aluminum wiring by simple visual inspection. We always recommend that a licensed, qualified electrician do inspections for such wiring.

Some, but not all of the signs of trouble with aluminum wiring are:

- flickering lights;
- unusual static on radio or TV;
- reduced TV picture size;
- arcing or sparks coming from switches or receptacles;
- cover plates on switches or plugs that are hot or warm to the touch;
- plugs and lights that don't work;
- dead circuits;
- circuit breakers that trip for no apparent reason;
- arcing sounds within main distribution panels;
- melted insulation on conductors near connections;
- burning plastic odours near plugs or switches or lighting;
- smoke from switches, plugs, or junction boxes; and,
- light bulbs that burn out quickly or shine with unusual brightness.

If your system has (or may have) aluminum wiring, we urge you to have the wiring, connections, panel, and system in general thoroughly inspected to be certain it is operating safely. Please note that some jurisdictions offer programs for the removal of aluminum.

1.1.6 Electrical Appliances

- Recommendation concerning electrical appliances (not a requirement).

When replacing items such as electric kettles, coffee makers, hot plates etc., it is best practice to replace those appliances with ones having automatic shut-offs. It is also best practice to unplug these items when not in use. All equipment must display a ULC/CSA label on the appliance case.

1.1.7 Surge Protection

- Recommendation regarding Surge Protection (not a requirement).

Power surges may be the result of power fluctuations, spikes on power lines, or from lightning, etc. We highly recommend that computers, sound systems, and other valuable electronic equipment be protected with appropriate surge protection devices. A surge arrestor can be installed at your service panel, and you should use portable surge arrestors at the equipment you are protecting.

1.2 Boiler/Furnace/Heating Systems

1.2.1 Inspection

Boilers, furnaces, and their associated venting systems (flues, vent pipes, air intakes) need to be inspected, cleaned, and serviced for safety purposes, at least once a year by a licensed heating contractor.

Stickers or certificates denoting the last inspection date and the work done should be visible on the boiler or in proximity to the boiler.

1.2.2 Boiler/Furnace Room Maintenance

Boiler rooms and compartments must always be kept clear of all combustible materials and flammable liquids and must not be used for general storage.



Unacceptable



Perfect

No combustibles should be stored in or near a boiler or furnace room or near a boiler or furnace.

Combustibles should be kept at least 3 feet, or 1 metre, away from the boiler or furnace to allow clear access by authorities or service personnel in the event of an emergency.

Any insulation suspected of having asbestos must be marked and shown on the emergency plan.

1.2.3 Chimney

The chimney and chimney liner should be inspected twice yearly and should be cleaned as required.

In the case of a natural gas fired appliance, the chimney must have a liner that meets current standards.

There have been incidents of birds building nests in chimneys resulting in carbon monoxide poisoning, chimney fires, and claims for smoke damage.

1.3 Sprinklers

- ❑ Yearly inspections and testing are required with inspection certificates displayed on or near the system, reference NFPA 25 and local ordinances.
- ❑ Sprinkler heads should have no obstructions nearby (e.g., boxes piled too close) that could impede discharge. Sprinkler heads require an 18-inch clearance as per NFPA 13.
- ❑ The sprinkler system should have no materials or combustibles located within 3 feet, or approximately 1 metre, of the controls and should allow ready, unimpeded access to the controls and shut offs for authorities and service personnel.
- ❑ To ensure an adequate water supply in an emergency condition, all fire department connections should have all caps in place. This will help prevent items such as garbage, rocks, etc., from being introduced into the system.

2.0 Procedures and Protocols

2.1 Child Protection

A formal Child Protection Policy should be implemented.

Employees, all volunteers, the head of your place of worship, and all assistants should be familiar with the policy and the requirements contained therein. This is true where there may be children or at-risk adults as part of religious education training, youth programs or other programs, or circumstances involving youth or at-risk adults.

2.2 Emergency Evacuation

An evacuation plan should be maintained and regularly reviewed.

Volunteers and staff members familiar with the premises should know their responsibilities during an emergency for safety checking washrooms, meeting rooms, classrooms, offices, balconies if any, and other out-of-sight areas.

The Fire Department should attend to do a walk-through and to assist in putting a plan in place.

Special needs persons – who may require assistance in exiting – should be identified, and consideration should be made to attend to their needs in the event of an emergency.

It is always best practice to carry out a mock evacuation under the direction of the Fire Department so that the procedures are known. Floor plans with evacuation routes are important, particularly in facilities with multiple rooms in use such as second floors, balconies, long corridors, washrooms, etc.

A floor plan, posted in main areas and frequently used rooms, with evacuation routes noting the location of exits, and marks indicating **YOU ARE HERE**, can be very helpful for groups and children using the facility.

2.3 Premises use by Third Parties – Facility Use Agreements, Contracts, etc.

Formal, written facility use agreements are recommended to point out the specific responsibilities of the users. Any areas that are off limits, or any activity or use that is prohibited, should be written down. For example, the prohibited use of wax candles; the use of portable cooking apparatus; open flames; portable heaters etc; or, smoking within the premises.

Contracts for renting or leasing the premises should also require proof of current liability insurance by the person, company or group renting or leasing the facility.

When hiring any contractors, such as a roofing contractor, snow removal contractor, or general contractor, proof of liability insurance should be requested.

Should other third parties use your facility, either gratuitously or by paid rental, it is recommended that a copy of their certificate of liability insurance be secured. These third parties could include groups such as the Girl Guides, Boy Scouts of Canada, Alcoholics Anonymous, Narcotics Anonymous, etc.

It is also advisable to be named as ‘additional insured’ on all third party liability policies.

2.4 Business Continuity/Business Interruption Plan

A large loss would result in a significant interruption of facility activities. It is recommended that a contingency plan be put in place to address the need for and temporary usage of alternate buildings or sites that would be suitable for use while restoration or reconstruction efforts were completed.

2.5 Computer Back-up

To reduce the potential of losing computer files, consideration should be given to backing up the files on disc, CD, DVD, or a portable Hard Disk Drive or Tape. The back-up data should be stored in a safe location off-site.

3.0 Logs/Forms

3.1 Accident/Incident Reporting Forms

Even when a facility is well managed, there is always the chance of an unfortunate accident occurring.

In the event of an accident or incident, we recommend that an accident log or incident log be set up to record the details, including the names of the persons involved and their addresses and contact telephone numbers.

Names of witnesses, their addresses, phone contact numbers, and their statements of what they saw should also be recorded. The accident or incident log should be kept in a safe, protected location within the place of worship.

3.2 Salting/Snow Removal Logs

If the facility is required to salt or clear steps or walkways, it is recommended that a log be maintained showing the dates and times the steps or walkways were salted or cleared.

This is of future importance should a person or person(s) fall or claim to have fallen in front of, or on, your premises. The claim response to such an incident would be paramount upon the presentation of these maintained records to establish due diligence on the part of the facility.

For ease of operation, or if multiple persons clear or salt the above areas, a clipboard with the log attached could be provided and kept in an easily assessable area for use as needed. We recommend the implementation of such a log for this upcoming winter season.

It is also helpful for the facility to:

- Note the date, time, weather (including temperature) and any adverse conditions on the exterior of the building i.e. ice, snow build-up, rain or freezing rain, sleet, hail, wind-driven garbage, or debris etc.
- Make note of what steps were taken to eliminate or improve the conditions noted.
- Record measurements of materials used to clean the areas or to make them safe. This includes measuring the salt and sand mixture used on icy steps or walkways/sidewalk areas, for example, shovelful, cupful, handful etc.

- Where snow removal contractors are used to clear or salt the parking lot areas, they should also be able to provide, if asked for, details of how many cubic metres, or tons of salt or sand & gravel were spread on the parking lot(s).

3.3 Work logs

If professional volunteers generally do work for the facility, a record of the work should be kept as though the facility were being billed for the work. This will provide a clear record of what was done and when the work was done, for future reference. This would help both the facility and the insurer should information be required regarding when certain work was completed, and the details of such work.

4.0 Fire and Life Safety

4.1 Emergency Lighting

Emergency lighting sufficient to light up all exit doors and exit door approaches is **recommended**.



Sample only

Emergency lighting should be tested monthly using the test switch, or the button on the side or top of the light casing. This testing is to ensure that the batteries are not burnt out. Any lights found not working should have the batteries replaced as soon as possible.

The emergency lighting in general should be tested on a yearly basis under simulated power failure or electrical fault conditions as well.

The batteries should be tested to ensure they provide at least 30 minutes of steady illumination.

4.2 Exit Doors

All exit doors should be equipped with push bars or panic bars as a means of easy escape.

If an exit can be used or is used as an emergency exit, you will want to make certain the door or doors can be easily opened and closed.

All exit doors need to be kept clear of materials or goods blocking the stairs or door access.

In the case of exits in general, if the doors do not have panic bars/push bars, we recommend that during services or events at the facility such doors be either held open or the locks/door handles locked or fastened open so that a simple push against the door will open it. This would allow exit by a person or persons unable to unlock a door or turn a doorknob because of injury or disability.

4.3 Exit Signs

Illuminated exit signs are recommended for all exit doors and exit door corridors or approaches.



Exit Sign



Combination exit sign/emergency light

While paper signs are better than no signs at all, the concern is that paper signs are not a permanent fixture and therefore easily removed. In the event of an emergency, light failure may not provide visible evidence of the exit locations.

Regular inspection of the exit signs is recommended, on a monthly basis if possible.

All burnt out bulbs or dead batteries should be replaced immediately, or as soon as possible after their discovery.

4.4 Fire Extinguishers

4.4.1 Inspection

A licensed fire extinguisher contractor should inspect fire extinguishers yearly. As a minimum, fire extinguishers should be placed on every level and close to areas that have lit candles in use, etc.

4.4.2 Training

Your facility should introduce a training program for staff (including summer staff) and several regular facility attendees on the use of portable fire extinguishing appliances in the facility.

You can get assistance from either the firm carrying out the annual maintenance of the extinguishers, or the local Fire Department's Fire Prevention Officer, and/or through the Office of the Fire Marshall for your jurisdiction.

4.5 First-Aid Assistance

To be prepared for an emergency, several regular service attendees and/or employees should be instructed in the location and use of first-aid kits.

Also, a number of regular attendees and/or employees who have first-aid training or a medical background should be approached and asked if they could assist in the event that someone requires first-aid before, during, or after a service or event.

Automatic External Defibrillators (AED's)

Many facilities are now investing in an Automated External Defibrillator (AED) for their premises. These units are very inexpensive, totally automatic, and simple to use. Please note that proper training in their use would be required.

Provincial First-Aid Training requirements, and Federal First Aid Training Requirements under the Canada Labour Code, have set out minimum requirements for first-aid training and first responders to now include AED training. Certified first-aid training centres in your area may offer certified AED training, and it is recommended you check with the supplier about proper training.

Licensing information about specific AEDs may be checked through Health Canada's Medical Devices License Listing www.mdall.ca

4.6 Smoke Detection (Battery operated)

Smoke detectors used should be CSA approved or ULC tested (stamped).

Smoke detectors should be fitted and located in accordance with the instructions enclosed with the detectors when purchased.

The detectors should be checked at least monthly but preferably weekly by pressing the test button. If there are batteries, they should be changed as necessary, but it is recommended that they be changed a minimum of twice yearly. An easy way to remember to change the batteries is to do so at the beginning and end of Daylight Savings Time each year.

The inside of the detector should be vacuumed regularly to ensure that dust is not blocking the sensor chamber.

Buildings should have detection on all levels and in all kitchens and boiler/furnace rooms. **Do not forget to include the attic space as a level in all buildings.**

Tenants in rented buildings should be made aware that detectors need to be checked monthly and maintained, as above, by the building owner and/or the tenant as is pre-arranged or set out in the lease.

Detectors that are older than 10 years should be replaced. When they are replaced, dual ionization/ photoelectric units should be installed. These dual units respond to a broader range of fire types and can provide an earlier fire warning to occupants.

4.6.1 Carbon Monoxide (CO) Detectors

Any buildings with boilers or furnaces that burn fossil fuel (where persons work or sleep, or where occupied by children or other members) should be equipped with carbon monoxide (CO) detection. CO detectors should be checked monthly and as part of your annual boiler/furnace and flue cleaning/service.

5.0 Fire Alarms/Security

5.1 Fire Alarm

We recommend that you have a monitored fire alarm (if budget permits), as a means of allowing the fastest response time in the event of a fire. Fire alarm panels, and systems in general, require yearly inspection and certification by the installation or service company. The inspection certificates should be displayed near or on the alarm.

5.2 Security System

A monitored security system is an inexpensive way to protect your facility against break and enter, theft, interior vandalism, or malicious mischief.

Should a monitored system be implemented, as a point of reference, we recommend the following:

- The system should be installed and maintained by a ULC listed company in accordance with all relevant National and Provincial Standards and Codes of Practice.
- The system should combine notification locally by audible sounder(s) with the automatic transmission of alarm and fault signals to an alarm-monitoring centre (also operated by a ULC listed company).
- When local audible sounders are incorporated, these should be configured to operate instantaneously.
- The external bell should be self-activating and incorporate a strobe light, if possible. The bell should also be situated well out of reach of the ground and face the main road. The housing should have no projections that would allow attachment of chains, wires, or ropes, or blocking with foam.
- An internal loud tone bell or siren should also be fitted.

If you decide to implement such a system, please contact a ULC listed Intruder Alarm installation and maintenance firm to carry out this work.

6.0 Lightning Protection

6.1 Lightning Protection Systems

The CSA standard for Lightning Protection places houses of worship among the highest risk buildings to be struck by lightning. This is because of their construction, height, size, and the presence of spires or steeples in some cases.

Where lightning protection systems are in place, the system must be installed properly. The lightning protection system is not protecting the building if the air terminals/lightning rods are not properly grounded or bonded to other metal objects such as vent stacks, eaves trough, oil tanks, furnaces etc.



Lightning protection systems in Canada are required to be installed under CSA Standard CAN/CSA-B72-M87 – Installation Code for Lightning Protection Systems, and are governed by the Electrical Installation and Inspection Act for most provinces.

Section A5.1 of the Installation Code for Lightning Protection Systems sets out recommendations that an annual visual inspection be made of the system and that the system be thoroughly inspected every 5 years.

After a thorough inspection of your lightning protection system – if the building currently has a system that has not been inspected in the past 5 years – and corrections thereafter of any deficiencies, building management should undertake an annual visual inspection of all conductor cables/lines from the air terminals (commonly referred to as lightning rods) to the ground.

Particular care is required following building work or after visitors have been allowed on the roof. Any break in the cables or lines needs to be repaired

immediately by a competent and licensed lightning protection company.

The question is frequently asked: “Can we remove the system?”

A working system affords considerable protection to the building, and we would strongly recommend against removing it. The building owner will also want to consider that the cost of installing the system has been paid for and that the cost for removal of the system in many cases can be 1/2 of the cost (or greater) of repairing the system that already exists.

Recommendation regarding Surge Protection

Power surges may result from fluctuation of power, spikes on power lines, or from lightning, etc. We highly recommend that you protect your computers, sound systems, and other valuable electronic equipment with appropriate surge protection devices.

A surge arrestor can be installed at your service panel, and you should use portable surge arrestors at the equipment you are protecting.

7.0 Liability

7.1 Announcing Exits/Conditions

Some places of worship announce the location of the exits before each worship service. This is an excellent practice and an excellent way of equipping persons in your facility with information that could prove very important in an emergency.

It is also an excellent practice to remind regular attendees and visitors to be careful about conditions outside such as ice, snow, rain (i.e. slippery), when they are leaving service.

7.2 Asbestos

It is the building owner's responsibility to manage asbestos in the building. While it is not specifically required that you remove the asbestos, an asbestos assessment will be needed to determine the location and condition of all asbestos. A management plan can then be implemented to enable asbestos either to remain safely on the premises or to be removed.

This detail must also be included in your emergency fire plan.

Your local authority will likely be able to provide you with advice on asbestos management.

Information on the location and condition of asbestos needs to be made available to anyone likely to work on or disturb it. This information also needs to be made available to the emergency services should they have to respond to deal with an emergency in your facility.

To avoid exposing contractors and others to asbestos, a survey of the building should be undertaken (before any work is done that may involve working with insulation that may be asbestos) and a register produced and maintained noting the location, form (e.g. lagging, ceiling tiles, partition board, etc.), condition, and type of asbestos, if any.

Contractors, workers, or emergency responders need to be advised of the presence of asbestos and what precautions should be taken.

Asbestos may only be removed by a licensed contractor who is competent and able to carry out asbestos abatement within the required guidelines for your province and/or municipality.

7.3 Changing Light Bulbs

Working on stepladders, or high ladders in general, is discouraged when changing the light bulbs in facilities with high ceilings. Alternatives should always be investigated. There should always be at least 2 persons involved in changing light bulbs.

7.4 Folding Tables

Signs should be placed on the bottoms of tables, such as the one shown below, to ensure that the legs are locked into position when the tables are put up. Children playing under these types of tables have suffered injury and even death due to being caught or crushed underneath when the table legs fold under.



7.5 Food Safety

7.5.1 Proper Food Handling and Preparation

According to The Food Safety Act, 2001, it is an offence for anyone to sell or process for sale, food which is:

- Harmful to health;
- Contaminated to such an extent that it would be unreasonable to expect it to be eaten;
- Falsely described, advertised or presented;
- Not what the customer can reasonably expect.

Unsafe food must be withdrawn from sale or recalled from consumers if it has already been sold.

Tips for proper food handling and safety can be found at the following Government of Canada website (SafeCanada.ca): http://www.safecanada.ca/link_e.asp?category=11&topic=78

7.5.2 Facilities which are only used occasionally for food preparation

- Your facility must be kept safe from contamination, particularly from animals and pests.
- Facilities for personal hygiene, including hygienic hand washing and hand sanitation must be provided as well as toilet facilities, and where necessary, changing facilities.
- Food preparation surfaces must be well maintained and easy to clean and disinfect.
- Adequate facilities required for cleaning and disinfection of work utensils and equipment.
- There must be an adequate supply of hot and/or cold water, including drinking water.
- There must be adequate arrangements for the storage and disposal of waste.
- Food must be stored at suitable temperatures; temperatures that can be monitored.
- As far as possible, food must be placed in a way that avoids contamination.
- If you wash or clean food, there must be adequate facilities to do this hygienically.

7.5.3 Facilities used for regular preparation of food

- You must keep your facility clean and maintained in good repair and condition.
- The layout, design, construction and size of your facility must:
 - Allow for adequate maintenance, cleaning and/or disinfection;
 - Avoid or minimize air-borne contamination;

- Provide enough working space for you to carry out all tasks hygienically;
- Protect against dirt build-up, contact with toxic materials, shedding of particles, including protection against contamination, and in particular, pest control.

- Provide, where necessary, suitable conditions for handling and storing food while keeping it at appropriate temperatures, designed to allow those temperatures to be monitored, and where necessary, recorded.
- Cleaning chemicals and disinfectants must not be stored in areas where food is handled.
- Floors are to be kept in good condition: be easy to clean, and where necessary, disinfect.
- Walls need to be in a sound condition: easy to clean, and where necessary, disinfect.
- Ceilings and overhead fixtures must be well maintained.
- Any openings to the outside, including windows and doors, must be fitted, where necessary, with insect-proof screens that can be easily removed for cleaning, or where there is a risk of contamination, kept closed during food preparation.
- Surfaces for preparing and handling food are to be well maintained; easy to clean and disinfect.
- Adequate facilities where needed, for cleaning, disinfecting and storing utensils and equipment must be provided.
- Adequate facilities must be provided, where necessary, for washing food.
- Vehicles and containers used to transport foods must be kept clean and well maintained.
- All items, fittings and equipment that come into contact with food must be regularly cleaned to avoid contamination.
- Food waste must be removed from rooms where food is present and disposed of in appropriate waste containers at the earliest opportunity.
- Waste must be disposed of in a hygienic and environmentally friendly manner.
- Raw materials and ingredients must be appropriately stored to prevent harmful deterioration and/or contamination.
- Food must not be stored at temperatures that may cause a risk to health. In most circumstances prepared foods must be held at either HOT (at or above 63°C) or CHILLED (at or below 8°C). It is recommended that fridges and chilled display equipment are set at 5°C or below to ensure chilled food is kept at 8°C or below.

7.5.4 Personal Hygiene

Every person working in a food handling area must maintain a high level of personal cleanliness. Suitable clothing must be worn, hair should be covered using a hat or hairnet while preparing food, and jewellery (except wedding rings) should not be worn. People suffering from, or suspected of carrying a disease transmittable by food, or with open wounds, skin infections, sores, or with diarrhea must not handle food or enter a food handling area.

7.5.5 Food Hygiene Training

Staff and volunteers who handle food must either be supervised and instructed, or trained in the principles of food hygiene to an appropriate level for the catering operation under consideration.

7.5.6 Food Allergies

Allergies to food can be serious and life threatening.

If you are providing meals on a regular basis, then you should complete risk assessments to identify anyone with life threatening allergies, leading to the introduction of suitable control measures to eliminate or minimize the risk of an allergic reaction occurring.

Physical symptoms of an allergic reaction include: swelling of the body, including the mouth and throat, leading to respiratory difficulty, vomiting, and a change in skin colour.

To prevent allergic reactions, a system should be established to avoid/minimize the risk of anyone coming into contact with a previously identified food. In the event of accidental exposure to such foods, you should have an emergency action plan in place. If someone with a food allergy asks if a meal contains certain food you should check the ingredients and let them decide if they can eat it. Never guess!

7.6 Manual Handling

Manual handling refers to the moving of materials by hand by lifting, lowering, carrying, pushing, pulling, shovelling or stacking. It may involve devices such as dollies, carts, rigs, chains, or pulleys. Mechanical devices (lift trucks and power hoists) can replace manual efforts but they are not always practical in all places of worship.

What does the law say?

The *Occupational Health and Safety Act (OHSA)* and the *Canada Labour Code, Part II* apply to manual material handling in a variety of ways. Employers are responsible for taking every reasonable precaution to protect workers. This includes:

- Providing equipment, materials and protective devices, maintained in good condition;
- Providing information, instruction and supervision to protect workers from injury and illness;
- Advising workers of hazards in the handling, storage, use, disposal and transportation of materials;
- Appointing competent persons as supervisors (familiar with legislation, work, hazards).

It is important that you carry out a suitable and sufficient assessment of all unavoidable tasks that involve manual handling operations, particularly where there is a risk of injury.

Examples of manual handling operations in a place of worship include the stacking and moving of tables and chairs, moving staging and associated equipment such as musical instruments, pianos etc. It could also be as mundane as removing the garbage!

Wherever possible, manual handling operations should be avoided by redesigning tasks to remove the need to move loads or by introducing automation and suitable mechanical aids.

Where manual handling cannot be totally eliminated, the risk of injury must be reduced so far as is reasonably practicable, including the provision of mechanical assistance. Employees and volunteers must be provided with information and training in manual handling techniques and the use of mechanical aids and a record of training maintained.

7.7 Oil Tanks

7.7.1 Inspection

The tanks should be inspected twice a year, as a minimum, by staff or a responsible volunteer.

The bottom, ends, and both sides of the tank should be inspected twice yearly for signs of rust, wet spots, or dents. Any rust spots should be removed with a wire brush and the area painted with a rust inhibiting paint.

Wet spots may be a sign of condensation or future leakage.

The tank should be inspected for signs of blackening around the drain (on the low end), which may indicate water in the tank and possible corrosion.

The tank should be inspected for signs of leakage or drips around the oil line, filter, or valves. If any of those problems exist, your fuel supplier should be contacted immediately.

Any signs of leakage or spills around the fill pipe or vent pipe should be reported to your fuel supplier.

Fuel suppliers or furnace servicing companies should deal with discovered leaks on an **immediate and urgent basis**. Any spills must be reported to your insurance company. In many cases, spills will be required to be reported to your local and/or provincial Department of the Environment, depending on the extent of the spill.

When in doubt, always report the spill to your local and/or provincial Department of the Environment through your local authority.

7.7.2 Locks

Exposed filler pipes for interior tanks should have padlocks fitted to the filler pipe cover to prevent uninvited persons from attempting to siphon, pump, or otherwise remove oil from the tanks. Padlocks are generally available from oil supply companies that supply both the padlocks for the tanks and appropriate keys for their drivers so that oil delivery can still be efficiently carried out.

7.7.3 General

When replacing your existing tanks, consideration should be given to a double-walled tank where a perforation of the inner lining would be indicated, and measures could then be taken accordingly. Examples of these tanks are the fiberglass tanks and Roth interior tanks. Please note that there are other makes and styles available in the marketplace with double walls, and the samples shown are intended for illustration purposes only.



Sample of Fiberglass Tanks



Sample of Roth Tanks

8.0 Slips and Falls

8.1 Railings

8.1.1 Interior

Balcony, gallery, and choir loft railings should meet the height requirements as set out by your local, municipal, or provincial building code. The current code sets this at 1.1 metres (3.6 feet or 43.3 inches). All railings should meet these requirements.

Where railings do not meet your local, municipal, or provincial height requirements, or are unstable, we recommend that you prohibit access to the balcony, gallery, or choir loft until the railing heights or stability can be corrected.

8.1.2 Exterior

Exterior hand rails should be placed on all entry and exit steps to your facility. These hand rails should meet the height requirements as set out by your local, municipal, or provincial building code. The hand rails should be inspected frequently, preferably monthly, to ensure they are solid, stable, and in good repair with no protrusions or sharp edges, etc.

8.2 Steps

Steps should be in good repair and if possible, the edge of the steps or nosings and/or riser should have a colour difference between the steps to denote the height change.

The edge of the steps can be a colour different from that of the step treads; however, it is preferred that the edge of the steps, or nosings, be non-slip rubber edgings or sand aggregate treated paint, so the edges are not slippery.

We do not encourage painting concrete steps, as it makes them much more slippery. However, where concrete steps are painted, they can be made less slippery overall by adding a sand aggregate such as (for example purposes only) Tread Tex to the paint. Tread Tex is an anti-skid paint additive. There are other similar products, and your local building supply or paint store will be able to offer you advice as to the best product to use in your circumstances.

An alternative for differentiating the height of steps is to paint the risers, not the treads, as shown below.



8.2.1 Walkways

Walkways should be even, level, and free of edges that might present trip hazards.

Walkways should be inspected frequently throughout the year and soon after the frost leaves the ground each year, in the event of movement.

8.2.2 Parking areas/lots

Parking lots, whether asphalt or gravel, should be inspected frequently to ensure there are no holes, potholes, loose gravel, broken pavement, depressions, or cracks that would present a trip and fall hazard.

9.0 Wet Floors

9.1 Wet Floor Signs

To help prevent slip and fall accidents, 'Wet Floor' signs should be placed out as a warning, whenever or wherever there is the potential that floor surfaces are wet or slippery.

Tile or wood surfaces are particularly susceptible to becoming slippery under wet conditions (or if a liquid such as a cleaner is spilled), and this increases the chance of a person slipping and falling.

10.0 General Considerations

10.1 Cemeteries/Gravestones/Monuments maintained by Places of Worship

The gravestones and monuments located in the cemetery have to be regularly inspected and maintained. A professional gravestone/monument repair firm carrying the appropriate liability coverage must do maintenance and repairs to gravestones and monuments.

Proof of coverage (such as a certificate of liability insurance), should be requested from the firm carrying out the work. The appropriate liability insurance requested needs to evidence Commercial General Liability (CGL) insurance and including Products and Completed Operations.

Non-professionals should not attempt to repair gravestones or monuments. Not only is there risk of injury, but if the repair is not done appropriately, the liability exposure may increase for the owner of the cemetery.

Simple visual inspections may not always indicate if a headstone or monument has shifted or loosened from the base. Please ensure that utmost caution is used when inspections are carried out and headstone/monument stability is tested.

If inspections uncover a gravestone or monument partially lying over, or in a state of deterioration, we recommend that the stone or monument be laid completely flat to prevent the possibility of a person being injured under weight of the gravestone or monument should either topple over or fall.



While the preference would be for the gravestones or monuments to remain lying flat, any up-righting or subsequent repair work needs to be done by a professional firm as above.

Signs should be erected to warn visitors that gravestones and monuments could topple. To avoid the risk of injury, visitors should remain on the main pathways away from the gravestones and monuments.

Grass in the graveyard or cemetery should be kept short to ensure the gravestones are visible to those walking there.

Paths should be kept free of moss and algae to prevent slipping.



10.2 Graffiti

It is important, but not easy, to keep graffiti off of exterior walls and attachments.

It is important to remove graffiti, because graffiti left in place encourages continued visits, and history tells us, may lead to more serious damage or break and enters.

10.3 Hot Work Permit System

If you do any work involving an application of heat, you should adopt a Hot Work Permit System before any such work is undertaken by your own staff or outside contractors. The Permit to Work System should be in force where such hazardous operations are being carried out on site. Hazardous operations include:

- Gas or electric welding;
- Soldering;
- Paint stripping using hot air guns;
- Lead or pipe work involving brazing and/or the use of blow torches or hot air guns;
- General roofing involving the use of heat, tar boilers, lead heaters or blow torches;
- Work involving the use of grinding wheels and cutting discs; and,
- Any other work involving the application of heat.

You should make clear to your contractor and staff that this Permit to Work System applies in respect of **ALL** operations involving the application of heat.

Ideally, potential alternatives to hot work should be explored and adopted at the initial contracting stage.

A copy of a Hot Work Permit is available on our website or from Ecclesiastical on request.

10.4 Refuse Containers

Refuse containers should be metal containers and kept at least 3 meters or 10 feet away from the sides of buildings. The containers should be locked with close shackle padlocks.



Not Recommended
(Wooden, unlocked, too close to building)



Recommended
(Metal, locked, ample distance away)

10.5 Roof gutters and downspouts

Roof gutters and valleys should be cleared of all vegetation, leaves, and other debris, and a system of routine clearance should be implemented at intervals not exceeding 12 months.

10.6 Roof Shingles

Roof shingles should be repaired or replaced as soon as they are discovered to be damaged or missing, in order to prevent interior damage to the facility.



10.7 Rummage Sales

If the facility uses yard sales or rummage sales as fundraisers, it is advisable not to sell used electrical or electronic items unless they are first inspected by an electrician and/or electronics shop and certified as safe to use. You could be held liable if such an appliance should cause a fire or an electrocution.

Never, under any circumstances, re-sell any baby seat, or infant car seat.

Your facility should not sell any product, intended for use with infants, that does not bear a current **CSA approval sticker**.

For example, cribs made before September 1986 do not meet today's safety standards. By law, it is not permissible to sell them. The same applies to baby gates with the v-shaped openings made before 1990. Baby walkers with wheels have been banned in Canada since April 7, 2004. For future reference, Health Canada's Product Safety website is www.hc-sc.gc.ca.

10.8 Shed Locks/Refuse container locks

Shed door locks should be close shackle locks to prevent easy access.

We recommend a ¾" shrouded steel padlock with hardened steel shackle and dual ball locking, as these features add protection against prying, hammering, cutting, or sawing. A coach bolted locking bar, often referred to as a pad bar, should also be used.

A good quality pad bar would be required, as a screwed hasp of light steel or other material would not be recommended. Many hardware stores have these locks and pad bars, or a local locksmith could supply such a lock and pad bar.

A picture of a close shackle lock is shown below for reference.



Note: the lock does not have to be a particular brand. The illustration is meant to show the type of lock only.

10.9 Stained Glass Protection

Stained glass should always be protected on the exterior by one of the following:

- use of a polycarbonate application such as Lexan*;
***Note that where a polycarbonate application is used, care is required to ensure the proper ventilation space to prevent heat build-up/moisture build-up and related problems.**
- a plexi-glass protection;
- wire or steel mesh woven closely together to prevent rocks or other items getting through;
- bars close enough together to prevent external damage to the glass;
- thermal windows, tempered glass.

10.10 Trees

A competent contractor should inspect trees on the grounds. Any necessary lopping, pruning, or felling should be carried out subject to local regulations, where necessary. We would strongly suggest the use of a contractor or other skilled personnel for this type of work to ensure the safety of persons and buildings during the felling and pruning process.

10.10.1 Trees/Shrubs

Small trees and shrubs in close proximity to doors or windows should be reduced to a maximum height of 1.0 metre but preferably to ground level so they don't provide hiding places for vandals and thieves.

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