



MICHIGAN
CATHOLIC
CONFERENCE

RISK MANAGEMENT & CLAIMS SERVICES WINTER NEWSLETTER

SUBMIT A CLAIM

Please contact Gallagher Bassett directly to start a claim; do not wait to contact MCC or the (arch)Diocese first.

- **Email:** mccloss@mvsc.com
- **Phone:** 833-MCC-LOSS (833-622-5677)

Please note emailed claims are often paid and closed quicker than those over the phone. Simply include a description of the incident in the body of the email and provide attachments (photos/invoices) when applicable.

Submit Claims Immediately

The best time to submit an insurance claim is right away. Do not wait. Prompt reporting helps our insurance carriers respond quickly to prevent additional loss.

Please contact Gallagher Bassett directly and immediately to start a claim, preferably via email; do not wait to contact MCC, the (arch)Diocese, or, in some cases, (arch)Diocesan counsel first. Contacting Gallagher Bassett and (arch)Diocesan legal counsel are two separate steps. When filling out claim forms, do not use abbreviations and, if handwritten, make sure your response is legible. ■

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

SCHOOL SAFETY

Preparedness & Coordination

In light of recent tragedies, we remind and encourage all schools to review and strengthen their safety and preparedness plans. These events remind us how important it is to be ready for any situation. Schools are encouraged to work closely with their diocesan leadership and local law enforcement to ensure their safety procedures and response plans are appropriate, coordinated, and well-communicated. ■

CHURCH SAFETY

Ushers & Access Control

Every parish plays a vital role in maintaining a safe worship environment. Churches are encouraged to review safety practices with their pastors to determine what measures best fit their setting. We continue to rely on ushers and volunteers to:

- Help maintain a secure environment by keeping exterior doors locked except for those necessary for entry and exit,
- Ensure open doors are monitored by multiple male volunteers, and
- Maintain visual oversight of the parking area.

These steps promote safety while respecting the welcoming nature of our churches. ■



If you missed our November 10 webinar featuring Mr. Paul Timm, PSP, a national expert in school safety and physical security, you can watch anytime, on-demand at <https://youtu.be/uwLUF75gR9Y>. Please contact Risk Management and Claims Services with any questions.



CHRISTMAS EVENT SAFETY

Christmas celebrations and programs bring joy but also unique risks. UL-rated Christmas lights are recommended as they are much safer and less of a fire hazard. Remember to always turn off Christmas lights when unattended. Avoid placing candles near or on combustible materials, and ensure exits remain uncluttered and clear to prevent fire and liability hazards.

Making safety a part of your Advent season planning will protect your property while assuring a festive, faithful, risk-free experience for your parishioners. ■

WINTER SAFETY

Snow, Ice, & Indoor Slip Prevention

With colder weather comes snow, ice, and wet entryways. Parishes and schools are encouraged to maintain clear outdoor paths and parking areas, using safe removal practices, qualified contractors, and a detailed snow removal and salt log. Inside, keep entryways dry and clutter-free. Place floor mats at entrances and ensure all handrails are secure. These simple steps help prevent slip-and-fall injuries during the winter months.

Heating & Electrical Safety

Proper heating and electrical maintenance is essential as temperatures drop. Make sure furnaces and electrical systems are inspected and maintained regularly. Avoid overloading circuits and using space heaters to reduce the risk of fire or damage.

Unoccupied Building Checks

Buildings that are not regularly in use should be inspected weekly during winter months. To prevent freezing water pipes, ensure they are heated properly and interior doors are kept open. Also, check for leaks, water intrusion, or any storm-related damage. Early detection of issues can prevent significant property loss. ■

PREVENTING FREEZE CLAIMS THIS WINTER

With cold weather now here, be sure to protect your buildings, especially those that are under-used or unoccupied, from freeze-related damage. Maintain safe indoor temperatures, leave interior doors open, insulate exposed pipes, and ensure heating systems are functioning. A few preventive steps now can help avoid costly insurance claims later. ■

BOILER SAFETY & SEASONAL MAINTENANCE

With heating season underway, please complete a quick weekly check of your boiler: look for leaks, ensure the exhaust stack and fresh-air intake are clear, and keep the boiler room free of clutter and flammable items. Steam systems should have weekly blow-downs, and all sites should keep an operating log and stay current on required CSD-1 testing. Steam boilers should have their water chemistry checked monthly, while hot water systems should be tested at the start of the season to prevent scale buildup. Chubb Insurance looks forward to assisting our locations and will schedule their inspections 30–60 days prior to ensure your inspections are performed on time. Contact one of our Chubb inspectors listed below anytime with questions about boiler care. ■

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INSURE YOUR PROPERTY TO VALUE

Make sure your insured building values are clearly understood and cover your needs in the event of a major claim. Underinsuring can lead to serious coverage shortfalls. For non-essential buildings, the Agreed Value option could be a good way to lower premiums for buildings that wouldn't be rebuilt to their current dimension should a total loss occur. Keep in mind that Agreed Value claim payments are reduced by the amount of depreciation; meaning, the newer the building, the less depreciation is withheld.

Reach out to our Risk Management team if you'd like help reviewing coverage types. ■



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LOSS PREVENTION REMINDER

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—to make certain records and files are appropriately updated. ■



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