

Management, and more! These and future links will make it easy for our customers to access current and relative information for reducing the risks your organization faces in today's world.

- Links to interviews, commercials, and other examples of our agency in the news are available.
- Current and previous issues of our newsletter are available.

As the need arises, we will be adding more customer features to the website. As a valued customer, I encourage your organization's leaders and members to visit our new website. I welcome any suggestions you may have regarding the website. You may email your suggestions to me at joe.pekala@verizon.net.

Foreign Travel: We are pleased to offer **MissionGuard Coverage** for your foreign travel needs. Coverage includes foreign travel liability \$1,000,000 each occurrence / \$1,000,000 general aggregate, auto, employers liability, property, kidnap & extortion, accidental death, and assistance with medical, personal, travel and security issues. Premium averages are \$30 per person for a 1-14 day trip (minimum premium \$500 per policy or per year). Please call our office for more information or see GuideOne's 1st Quarter 2009 edition of "The Leader". A copy is following the end of this newsletter.

Avoid Late Fees: You can now make e-check payments over the phone for your GuideOne policy. You can call GuideOne at 1-877-448-4331 (ext. 5522) or our office at 888-829-6505. Please have a blank check ready and we can process your payment using your bank's routing number and account number. **Please note this service is not available to our group customers.**

Just for Laughs: A little girl, dressed in her Sunday best, was running as fast as she could, trying not to be late for Bible class. As she ran she prayed, "*Dear Lord, please don't let me be late! Dear Lord, please don't let me be late!*" While she was running and praying, she tripped on a curb and fell, getting her clothes dirty and tearing her dress. She got up, brushed herself off, and started running again. As she ran she once again began to pray, "*Dear Lord, please don't let me be late...But please don't shove me either!*"

In Closing: Should you have any questions, need additional information about any of the items mentioned in this e-mail, or have additional e-mail addresses to add to this mailing, please feel free to contact our office at 1-888-829-6505 (Ext. 2). Don't forget to visit our new website at www.churchinsurers.com.

Sincerely,

All of us here at

J. Pekala & Associates, Inc.

"Old Fashioned Customer Service with Modern-Day Solutions"

THE Leader

First Quarter 2009

A Publication for GuideOne Insurance Church Policyholders


Protect Your International Travelers with MissionGuardSM

For many churches, taking mission trips abroad is a key part of their ministry. As valuable as these mission trips are, it is important to recognize the potential risks of traveling and working in a foreign country.

MissionGuard international travel coverage provides one of the industry's finest package of insurance coverages to protect churches and schools, and their employees and volunteers, on mission trips outside of the United States.

MissionGuard not only provides the most comprehensive insurance coverage available, it also includes a broad array of travel assistance services to help church travelers with pre-trip planning and handling any problems that may arise while they are gone. Special features of MissionGuard coverage include the following:

- **Foreign Travel Liability Coverage** — \$1 million comprehensive liability coverage protects the financial well-being of church travelers against lawsuits from foreign claims arising outside of the United States.
- **Accident and Sickness Medical Coverage** — For accidents and illness that require medical treatment, both your employees and volunteers are protected with up to \$100,000 in coverage.
- **Foreign Auto Liability Coverage** — \$1 million of auto liability is provided for rented, hired, or borrowed vehicles outside of the United States, where domestic coverages do not apply.
- **Kidnap, Ransom, and Extortion Coverage** — Kidnappings have become an increasing concern for Americans traveling abroad. As a standard part of the MissionGuard policy, this \$50,000 coverage helps protect your travelers in the event of a kidnapping.
- **Accidental Death and Dismemberment** — MissionGuard provides your employees and volunteers with up to \$100,000 of accidental death and dismemberment coverage.
- **Foreign Travel Property Coverage** — Protects your church's personal property.
- **Executive Assistance[®] Service** — Provides personal assistance services 24 hours a day, seven days a week, to help travelers with medical, legal, and personal emergencies.
- **Emergency Political Evacuation** — Church travelers have 24 hours-a-day, seven days-a-week access to emergency political evacuation services through a leading provider of global risk management services. Reimbursement up to \$1,000 per covered person, per event for an "Insured Loss" for covered "Emergency Political Repatriation" and "Emergency Relocation" (as defined by the coverage form). This is subject to a \$2,000 policy limit.

For mission safety, security, and peace of mind, protect your travelers with MissionGuard. 

If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at www.guideone.com.

To report a claim, call the Guideline[®] toll-free at 1-888-748-4326 anytime — 24 hours a day, 7 days a week.



IMPORTANT INFORMATION

Please read this newsletter, initial below and route to others within your organization:

- ___ Pastor
- ___ Trustee chair
- ___ Treasurer
- ___ Children's coordinator
- ___ Administrator
- ___ Youth coordinator
- ___ Board chair
- ___ Secretary/Office





The Reality of Violence at Church

On Sunday, May 21, 2006, a gunman walked into a church in Baton Rouge, Louisiana, near the end of Sunday morning services. He proceeded to shoot five people at the church before abducting his estranged wife and three children. While the children were eventually released, the woman was later found dead at another location.

Shocking as it may seem, violent incidents of this nature happen several times each year at churches across the country. Because places of worship are open to the public, churches have become more vulnerable to these senseless acts of violence. Not to mention, many churches have a false sense of security that these types of crimes can't happen within what is supposed to be the safe haven of a church. To help make your church less vulnerable, consider the following:

- Work with your church's Safety and Security Team to designate a point person on security issues to be the church security director.
- Develop a Church Security Plan and guidelines with defined roles for all staff persons, including greeters, ushers, and other frontline workers and volunteers. Your local law enforcement agency may be a resource to you in forming the security plan. In the plan, include a seating location for ushers and/or security personnel (strategically stationed in both the front and the rear of the sanctuary), lockdown procedures for areas of the church, crisis communications, and evacuation of the building.
- Establish a method for quickly communicating issues of concern, such as a weapon, to appropriate church personnel, such as the security director, as well as to authorities. Depending on the size of your church, walkie-talkies, two-way radios, pagers, and/or cell phones may be appropriate to have on hand.
- Establish a no-tolerance policy for fights, altercations, and other disruptions.
- Work with your local law enforcement agency to provide training for staff and frontline workers and volunteers on topics such as violence identification and security methods.
- Openly discuss issues of concern and learn to defuse problems before they become incidents. Violence intervention training may be appropriate.

To find out more information on how to protect your church against church violence, visit GuideOne.com and download the Church Violence safety fact sheet, or logon to SafeChurch.com to find numerous resources on this topic. 🌟

Protection Your Church Can't Afford to be Without

Religious institutions can no longer consider themselves safe from potential litigation. However, you can prepare for the possibility of being involved in a lawsuit, so that should it occur, your church doesn't lose everything. Umbrella Protection from GuideOne provides the extra shelter your church needs.

Our Umbrella Policy offers your church additional levels of protection through an extra layer of coverage to your current multi-peril and vehicle policies. You'll rest assured knowing you have an additional layer of protection to settle a claim, pay for a jury award or pay for the defense costs of a lawsuit.

To provide your church with the best protection possible, call your local GuideOne agent today! 🌟

"Preventing Slip and Fall Injuries at Church" Training Module Now Available

According to GuideOne's claim records, slips and falls are the number one cause of injuries at churches, and lead to more liability claims than any other type of incident. Churches are at high risk for slips and falls simply because of the large volume of people who frequent the building on a daily basis. To help you prevent a slip and fall injury from happening at your facility, GuideOne has developed the "Preventing Slip and Fall Injuries at Church" safety training module. This module is available for only \$3.00 per user and includes an online video that highlights a number of the high-risk slip and fall areas and common hazards that are found at church, along with ways to correct them. Church leaders and volunteers can access this training course from the comfort of their own homes and times most convenient for them by simply visiting SafeChurch.com.

SafeChurch.com is GuideOne and Group Publishing's new Web site that gives GuideOne policyholders free access to an extensive library of risk management resources. (Churches that are not GuideOne customers will pay an annual fee of \$120.) Setting up an account is as easy as entering your agent and policy numbers, which can be found at the top of your GuideOne billing statements. Visit SafeChurch.com today to learn how to help your church minimize the dangers of slips and falls. 🌟





Which Ways of Reducing Risk are Best?

A process that requires ongoing patient evaluation and monitoring will result in optimizing bed safety. Many patients go through a period of adjustment to become comfortable with new options. Patients and their families should talk to their health care planning team to find out which options are best for them.



Patient or Family Concerns About Bed Rail Use

If patients or family ask about using bed rails, health care providers should:

- Encourage patients or family to talk to their health care planning team to determine whether or not bed rails are indicated.
- Reassure patients and their families that in many cases the patient can sleep safely without bed rails.
- Reassess the need for using bed rails on a frequent, regular basis.

To report an adverse event or medical device problem, please call **FDA's MedWatch Reporting Program at 1-800-FDA-1088**.

For additional copies of this brochure, see the FDA's website at <http://www.fda.gov/cdrh/beds/>

For more information about this brochure, contact Beryl Goldman at 610-335-1280 or by e-mail at bgoldman@kendaloutreach.org. She has volunteered to answer questions.

For information regarding a specific hospital bed, contact the bed manufacturer directly.



Developed by the Hospital Bed Safety Workgroup

Participating Organizations:

- AARP
- ABA Tort and Insurance Practice Section
- American Association of Homes and Services for the Aging
- American Health Care Association
- American Medical Directors Association
- American Nurses Association
- American Society for Healthcare Engineering of the American Hospital Association
- American Society for Healthcare Risk Management
- Basic American Metal Products
- Beverly Enterprises, Inc.
- Care Providers of Minnesota
- Carroll Healthcare
- DePaul College of Law
- ECRI
- Evangelical Lutheran Good Samaritan Society
- Hill-Rom Co., Inc.
- Joerns Healthcare, Inc.
- Joint Commission on Accreditation of Healthcare Organizations
- Medical Devices Bureau, Health Canada
- National Association for Home Care
- National Citizens' Coalition for Nursing Home Reform
- National Patient Safety Foundation
- RN+ Systems
- Stryker Medical
- The Jewish Home and Hospital
- Untie the Elderly, The Kendal Corporation
- U.S. Food and Drug Administration

A Guide to Bed Safety



Bed Rails In Hospitals, Nursing Homes and Home Health Care: The Facts

October 2000

Brochure Revised January 2008



Bed Rail Entrapment Statistics

Today there are about 2.5 million hospital and nursing home beds in use in the United States. Between 1985 and 2008, 772 incidents of patients* caught, trapped, entangled, or strangled in beds with rails were reported to the U.S. Food and Drug Administration. Of these reports, 460 people died, 136 had a nonfatal injury, and 176 were not injured because staff intervened. Most patients were frail, elderly or confused.



Patient Safety

Patients who have problems with memory, sleeping, incontinence, pain, uncontrolled body movement, or who get out of bed and walk unsafely without assistance, must be carefully assessed for the best ways to keep them from harm, such as falling. Assessment by the patient's health care team will help to determine how best to keep the patient safe.

Historically, physical restraints (such as vests, ankle or wrist restraints) were used to try to keep patients safe in health care facilities. In recent years, the health care community has recognized that physically restraining patients can be dangerous. Although not indicated for this use, bed rails are sometimes used as restraints. Regulatory agencies, health care organizations, product manufacturers and advocacy groups encourage hospitals, nursing

* In this brochure, the term patient refers to a resident of a nursing home, any individual receiving services in a home care setting, or patients in hospitals.

homes and home care providers to assess patients' needs and to provide safe care without restraints.



The Benefits and Risks of Bed Rails

Potential benefits of bed rails include:

- Aiding in turning and repositioning within the bed.
- Providing a hand-hold for getting into or out of bed.
- Providing a feeling of comfort and security.
- Reducing the risk of patients falling out of bed when being transported.
- Providing easy access to bed controls and personal care items.

Potential risks of bed rails may include:

- Strangling, suffocating, bodily injury or death when patients or part of their body are caught between rails or between the bed rails and mattress.
- More serious injuries from falls when patients climb over rails.
- Skin bruising, cuts, and scrapes.
- Inducing agitated behavior when bed rails are used as a restraint.
- Feeling isolated or unnecessarily restricted.
- Preventing patients, who are able to get out of bed, from performing routine activities such as going to the bathroom or retrieving something from a closet.



Meeting Patients' Needs for Safety

Most patients can be in bed safely without bed rails. Consider the following:

- Use beds that can be raised and lowered close to the floor to accommodate both patient and health care worker needs.
- Keep the bed in the lowest position with wheels locked.
- When the patient is at risk of falling out of bed, place mats next to the bed, as long as this does not create a greater risk of accident.
- Use transfer or mobility aids.
- Monitor patients frequently.
- Anticipate the reasons patients get out of bed such as hunger, thirst, going to the bathroom, restlessness and pain; meet these needs by offering food and fluids, scheduling ample toileting, and providing calming interventions and pain relief.

When bed rails are used, perform an on-going assessment of the patient's physical and mental status; closely monitor high-risk patients. Consider the following:

- Lower one or more sections of the bed rail, such as the foot rail.
- Use a proper size mattress or mattress with raised foam edges to prevent patients from being trapped between the mattress and rail.
- Reduce the gaps between the mattress and side rails.