



J. Pekala & Associates, Inc. **Quarterly Newsletter**

4th Quarter 2010

Issue 19

As we are near the end of the fourth quarter of 2010, I would like to wish you and your family a blessed and happy holiday season. I am happy to provide you with our newsletter. I also want to again thank you for allowing our office to service the insurance needs of your organization.

GuideOne's New Rating: GuideOne Insurance is thrilled to announce that the company's financial strength rating has been upgraded to "A" Excellent by A.M. Best Company. With this upgrade, GuideOne is joining an elite club. Nationally, only 10.5 percent of property/casualty insurance companies hold a higher rating. In upgrading GuideOne, A.M. Best said: "The rating actions reflect GuideOne's strong capitalization, favorable operating results, solid balance sheet and established market presence in its core niche market. The ratings further acknowledge the group's experienced management team, conservative operating philosophy and sustainable competitive advantages due to its prominent position within its niche market, particularly in terms of pricing, claims adjusting and loss control. GuideOne's positive attributes are derived from its disciplined underwriting approach, conservative investment strategy, long-standing relationships with its agents and strong franchise recognition among the religious community. The group's strong reputation, along with its dedicated service capabilities, has enabled it to sustain strong market penetration and maintain high policyholder retention rates."

Safe Decorating Tips for the Holidays: Decorations for the holidays can be beautiful but can also cause increased risk for your organization. Please keep the following safety tips in mind when decorating. Artificial greens and trees are safer but if using a live tree or greens instead, be sure they are fresh, watered daily and removed soon after Christmas. All decorations should be flame resistant and trees should not be placed within 3 feet of a heat source or an exit. All lights should be UL approved and be used for the purpose intended-i.e. outdoor/indoor. Check lights for frayed or damaged cords and don't leave them on overnight. More information can be found in GuideOne's 4th quarter edition of the Leader.

Senior Living Communities: Each year, approximately 3,800 injuries and 34 deaths at home are caused by excessively scalding hot tap water, according to the Consumer Product Safety Commission. The majority of these accidents involve the elderly and children under the age of five. Burns will occur after a 6-second exposure to 140-degree water or after a 30-second exposure to 130 degree water. Even if the temperature is 120 degrees, a 5-minute exposure could result in third-degree burns. Some common causes of tap water burns to the elderly include slipping and falling in the bathtub and not being able to get up; not checking the water before touching it; temperature changes that occur when water is being used in other areas; and the

malfunction of plumbing, causing a sudden burst of scalding water. Please take the time to make the appropriate changes at your facility.

Guide Express: Due to alternative options and changing technology, effective Oct. 15, 2010 GuideOne has discontinued the use of Guide Express, the automated telephone number policyholders can call to access policy and billing information. Beginning October 15, 2010, customers need to establish an account at www.GuideOne.com. There you will click on “Customer” in the Logon box on the right of the webpage. Then select “New User” and enter the “Policy Type,” (Commercial Package) enter your “Policy Number” (include leading zeroes but not spaces or dashes) and “Agent Number,” (37475). You will then be instructed to set up a User ID and Password. You can then access policy and billing information.

Loss Control: With the goal of making churches, senior living communities and other non-profit organizations safer, our two top insurance companies, GuideOne Insurance and Philadelphia Insurance both have programs for their policyholders to access information on loss control. Issues such as facility safety, financial safeguards, emergency preparedness, children and youth safety, vehicle and driver safety and a host of other important safety concerns facing organizations like yours are addressed. These FREE programs offer risk management resources such as fact sheets, checklists, sample procedures, articles, and e-newsletters with recommendations to help protect your organization. Don’t wait until tragedy strikes to recognize the need for risk management in your organization. Be proactive! Sign up today.

GuideOne customers - www.SafeChurch.com. You will need your policy number and agent number (37475).

Philadelphia Insurance Customers – www.losscontrol.com. You will need your policy number.

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 only available to our group customers by calling our office directly.**

Just for Laughs: A pilot, business man, Boy Scout and pastor were on a small plane, which was going down. There were only 3 parachutes. The pilot said “I have a wife and kids so I need to live”. He grabbed a parachute and jumped. The businessman said “Some people consider me the smartest man in the world and it would be a shame to lose me and my brains”. He also grabbed a parachute and jumped. The pastor said to the boy, “Son, I have lived a nice life, you take the parachute, I will go to heaven and be fine.” The boy replied, “The smartest man in the world just grabbed my backpack so there are two parachutes left-let’s go!”

In Closing: Should you have any questions or need additional information about any of the items mentioned in this e-mail, please feel free to contact our office at 1-888-829-6505 (Ext. 2).

Also following this newsletter is GuideOne's Fourth Quarter 2010 Issue of "The Leader" and other fact sheets which contain additional articles you may find helpful. Don't forget to visit our website at www.churchinsurers.com.

the LEADER

FOURTH QUARTER 2010

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at 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



DECORATING SAFELY FOR THE HOLIDAYS

YOUR CHURCH IS PREPARED FOR THE UPCOMING HOLIDAY SEASON WITH A DECORATED TREE, HOLLY AND IVY, AND LOTS OF SPARKLING LIGHTS.

Poinsettias line the altar, creating a warm and welcoming atmosphere. The simple pleasures of decorating for the holidays bring many rewards, but it can also bring additional risks. When hanging holly, stringing lights and lighting candles, please keep the following safety tips in mind.

Trees

Although the joys of a real Christmas tree are plentiful, to reduce fire hazards, consider purchasing an artificial tree. If the local fire code allows and your church wishes to display a real Christmas tree:

- Make sure the tree is fresh. The needles should be supple, hard to pull from the branches and bend in half without breaking. The trunk should also be sticky to the touch;
- Keep the tree hydrated by cutting two inches off the bottom and watering it daily;
- Use flame resistant trimming and ornaments;
- Place the tree at least three feet away from heat sources;
- Do not place the tree near a doorway or an exit; and
- Remove the tree promptly from the church after holiday season.

Greenery

When decking the halls, consider purchasing flame retardant artificial greenery to reduce the risks of fire hazards. If you do use

real greenery, it is important to select fresh greenery and keep it hydrated and away from heat sources, including sunlight. Check the garland for freshness every couple of days, and if it appears to be dry, remove the dying portions or replace the garland.

Lights

To add extra shine to the season, your church may want to decorate with strings of brightly colored lights. The following information should be considered when displaying holiday lights:

- Only use lights that have been UL approved;
- Buy lights that are specific for your use, either indoor or outdoor;
- Check light strands for weakened cords, frayed wiring or broken bulbs;
- Dispose of any strands that present a danger;
- Avoid using electric lights on metal trees;
- Do not leave lights on overnight; and
- Never use more than three standard size sets of lights with one extension cord.

Candles

While candles are always a favorite around the holidays, they can be a major fire hazard. Many churches like to distribute handheld candles to be used during their candlelight service. This is not recommended, and we strongly encourage churches to look for alternatives such as battery-powered candles, flashlights or glow sticks. However, if you do use candles,

CONTINUED ON THE BACK

"PREVENTING SLIP AND FALL INJURIES AT CHURCH" TRAINING 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 video 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 at the times most convenient for them by simply visiting SafeChurch.com.

SafeChurch.com gives GuideOne policyholders free access to an extensive library of risk management resources. 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. ■



HARTFORD STEAM BOILER INSPECTION SERVICES

AVAILABLE MONTHLY

JURISDICTIONAL REGULATIONS WHICH GOVERN THE INSPECTIONS AND CERTIFICATION OF CERTAIN EQUIPMENT CAN BE COMPLICATED AND CONFUSING.

Depending on the jurisdiction, one or more of the following equipment may require a certificate:

- Power boilers and high-pressure, high-temperature water boilers.
- Low-pressure steam or vapor heating boilers, and hot-water heating and hot-water supply boilers.
- Refrigeration systems.
- Pressure vessels.

For your convenience, Hartford Steam Boiler has an Inspection Hotline to answer your questions and receive inspection requests. If you have Equipment Breakdown coverage with GuideOne, you can request jurisdictionally mandated inspections using one of the following contacts:

- Inspection Hotline: 800-333-4677, 7 a.m. – 7 p.m. EST
- E-mail: NSCINSP_HOTLINE@hsb.com
- Fax: 484-582-1811 ■

COVER YOUR DIRECTORS, OFFICERS AND EDUCATORS

WHILE LAWSUITS AGAINST EDUCATORS USED TO BE UNCOMMON, THERE IS NOW A TREND TO HOLD EDUCATORS PERSONALLY RESPONSIBLE FOR DECISIONS MADE DURING THE COURSE OF THEIR DUTIES. Situations may arise that your directors, officers and educators need protection from, such as allegations of educational malpractice, admissions discrimination and negligent disciplinary action, to name a few. Even if an institution's educators are not actually liable, defense costs can be a large financial burden. However, GuideOne's Directors and Officers and Educators Legal Liability (D&O/ELL) coverage offers the protection and services you need to help safeguard your educational institution.

D&O/ELL coverage provides an extra layer of protection for K-12 private schools and churches with schools or daycares. It has a liability limit of up to \$1 million, low deductibles and expenses GuideOne incurs in defense against a claim will not reduce your limits and liability.

D&O/ELL coverage protects the educational institution, committees and boards, directors, officers, trustees and their legal spouses, and past or present employees or volunteers. Protect your institution and its members against devastating losses with D&O/ELL coverage, and find peace of mind knowing you are prepared. For more information contact your GuideOne agent or visit guideone.com. ■

CONTINUED FROM THE FRONT

follow these safety measures:

- Place candles in a non-combustible holder on a flat surface;
- Use candles that don't drip;
- Don't place candles near flammable objects;
- Provide directions to the congregation on the safe lighting, extinguishing and disposal of candles during the service;
- Assign a staff member to check the candle wicks to prevent them from burning down too far; and

- When using open flames in the congregation, have several fire extinguishers ready in strategic locations, with designated persons standing by to react quickly should a fire erupt.

Knowing how to safely decorate during the holidays will add to the festivity of the season and lessen the possibility of accidents occurring. Please remember to celebrate safely during the upcoming months and have a joyous holiday! ■