



BISHOPS' PLAN INSURANCE COMPANY

Safety and Loss Control News

Prepared by Gallagher Bassett | Risk Control Services

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About BPIC

Bishops' Plan Insurance Company (BPIC) is a Vermont-domiciled, nonprofit captive and collaborative pooling effort among dioceses and archdioceses in the Kenedy Directory, established in 2003 to serve their risk financing and risk management needs. We are at 32 members spread across the country. BPIC offers a customizable structure and benefit offerings that allows each diocese to work with its broker and BPIC's underwriting team in designing its own program structure, using the unique all-lines capabilities of the program. BPIC is governed by its Board of Directors along with the spiritual guidance of its Episcopal Moderator and several third party partners service providers. BPIC offers a members' only website (password-protected) comprised of company financial information and risk management resources. Contact information is provided below, should you seek more information about BPIC or our website.

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We thank Tom Schadle for his remarkable engagement with BPIC for almost 20 years as Committee Chair, Board member and President of BPIC. He retires at the end of June 2024. Our new Risk Control Committee chairperson is Deacon John Eric Munson, COO of BPIC Member Diocese of Las Cruces.

Outdoor Hazards and Safety Tips

The following article is excerpted from the OSHA FactSheet, *Working Outdoors in Warm Climates*.

Hot summer months pose special hazards for outdoor workers who must protect themselves against heat, sun exposure, and other hazards. Employers and employees should know the potential hazards in their workplaces and how to manage them.



Sun Exposure

Sunlight contains ultraviolet (UV) radiation, which causes premature aging of the skin, wrinkles, cataracts, and skin cancer. There are no safe UV rays or safe suntans. Be especially careful in the sun if you burn easily, spend a lot of time outdoors, or have any of the following physical features: numerous, irregular, or large moles; freckles; fair skin; or blond, red, or light brown hair. Here's how to block those harmful rays:

- Cover up. Wear loose-fitting, long-sleeved shirts and long pants.
- Use sunscreen with a sun protection factor (SPF) of at least 30. Be sure to follow application directions on the bottle or tube.
- Wear a hat. A wide brim hat, not a baseball cap, works best because it protects the neck, ears, eyes, forehead, nose, and scalp.
- Wear UV-absorbent sunglasses (eye protection). Sunglasses don't have to be expensive, but they should block 99 to 100 percent of UVA and UVB radiation. Before you buy sunglasses, read the product tag or label.
- Limit exposure. UV rays are most intense between 10 a.m. and 4 p.m.

Heat

The combination of heat and humidity can be a serious health threat during the summer months. If you work outside (for example, at a beach resort, on a farm, at a construction site) or in a kitchen, laundry, or bakery you may be at increased risk for heat-related illness. So, take precautions. Here's how:

- Drink small amounts of water frequently.
- Wear light-colored, loose-fitting, breathable clothing—cotton is good.
- Take frequent short breaks in cool shade.
- Eat smaller meals before work activity.
- Avoid caffeine and alcohol or large amounts of sugar.
- Work in the shade.
- Find out from your health care provider if your medications and heat don't mix.
- Know that equipment such as respirators or work suits can increase heat stress.

There are three kinds of major heat-related disorders—heat cramps, heat exhaustion and heat stroke. You need to know how to recognize each one and what first aid treatment is necessary.

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Outdoor Hazards and Safety Tips

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Poison Ivy-Related Plants

Poison ivy, poison oak and poison sumac have poisonous sap (urushiol) in their roots, stems, leaves and fruits. The urushiol may be deposited on the skin by direct contact with the plant or by contact with contaminated objects, such as clothing, shoes, tools, and animals.

Approximately 85 percent of the general population will develop an allergy if exposed to poison ivy, oak or sumac. Forestry workers and firefighters who battle forest fires have developed rashes or lung irritations from inhaling the smoke of burning plants.

- Wear long-sleeved shirts and long pants, tucked into boots. Wear cloth or leather gloves.
- Apply barrier creams to exposed skin.
- Educate workers on the identification of poison ivy, oak, and sumac plants.
- Educate workers on signs and symptoms of contact with poisonous ivy, oak, and sumac.
- Keep rubbing alcohol accessible. It removes the oily resin up to 30 minutes after exposure.

West Nile Virus

West Nile virus is transmitted by the bite of an infected mosquito. Mild symptoms include fever, headache, and body aches, occasionally with a skin rash on the trunk of the body and swollen lymph glands. Symptoms of severe infection include headache, high fever, neck stiffness, stupor, disorientation, coma, tremors, convulsions, muscle weakness, and paralysis. You can protect yourself from mosquito bites in these ways:

- Apply Picaridin or insect repellent with DEET to exposed skin.
- Spray clothing with repellents containing DEET or permethrin. (Note: Do not spray permethrin directly onto exposed skin.)
- Wear long sleeves, long pants, and socks.
- Be extra vigilant at dusk and dawn when mosquitos are most active.
- Get rid of sources of standing water (used tires, buckets) to reduce or eliminate mosquito breeding areas.

-Information excerpted from: "OSHA FactSheet, "Working Outdoors in Warm Climates," www.osha.gov.

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Developing Written Emergency Plans

Does your organization have formalized and written plans to adequately address an emergency situation? Is everyone prepared? A crisis like a fire, terrorism or natural disaster can occur with little or no warning. Organizations of all types need to have written and organized plans to prepare them to survive a disaster, limit financial losses and avoid business interruption.



The worst time to think about emergency preparedness is after an emergency situation occurs. All too often, safety committees convene within business occupancies after a problem has already happened. We must learn from some of the significant disasters that have occurred in modern times including a deadly fire in Las Vegas in 1980 at the MGM Grand Hotel and Casino, the terror attacks on our country in 2001, and a fatal fire at a nightclub in Rhode Island in early 2003 that killed over 100 patrons and employees.

Unfortunately, high profile disasters are often the catalyst for change. Codes and ordinances are typically adopted after tragedy strikes to help a society avoid making the same mistakes over and over. Safe practices and common sense dictates that an organization should not wait until a crisis adversely affects a business operation before emergency preparedness is considered.

Written emergency plans depend on the size of the organization. Obviously, the larger the organization, the more elaborate the plans must be. It is important that smaller organizations consider the creation of emergency plans, as well.

The primary element of a good emergency plan or procedure is that it be well written and easy to understand. A recipe-type format is ideal for most procedures. A description of the problem, what to do and how to do it is essentially the formula to use. It is recommended that emergency plans be created for the following emergency situations:

- Fire Alarm Activation (No smoke or fire present in building.)
- Fire (Smoke or flames in building.)
- Severe Weather Conditions (Thunderstorms, Tornados, Floods, etc.)
- Civil Disturbance, Terrorism or National Emergency
- Natural Disasters (Earthquake, Wildland Fire, etc.)
- Evacuation and Relocation
- Take Cover (Potential Building Collapse, Fall-out, Hazardous Atmosphere, etc.)

Occupants of a building, especially employees, need to know what to do during a potentially dangerous situation. Life-safety can only be reasonably assured during a crisis if a plan of action is in place and practiced on a regular basis. In today's modern and uncertain times, nothing can be left to chance.

It is essential that your plans be designed to protect your organization and its most important component, the "people" that work there and utilize and visit the establishment. We learned in September 2001 that anything can happen, even the unimaginable. Being prepared is essential to continuity of operations and survival.

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The Differences Between Service and Therapy Animals

It may be surprising to know that there are differences between the functions and access permissions of Service and Therapy animals. The following article discusses the functions of these animals and the laws related to how they are utilized and where they may accompany their owners.

Service Animals

The Americans with Disabilities Act (ADA) defines service animals as “dogs that are individually trained to do work or perform tasks for people with disabilities.” There are laws enacted by the ADA to protect service animals. According to the ADA, “Generally, businesses and nonprofits that are open to the public as well as state/local governments must allow service animals to go most places where the public can go. This is true even if they have a ‘no pets’ policy.”

Service animals defined by the ADA are:

- Dogs
- Any breed and any size of dog
- Trained to perform a task directly related to a person’s disability

The ADA specifies service animals are not:

- Required to be certified or go through a professional training program
- Required to wear a vest or other ID that indicates they’re a service dog
- Emotional support or comfort dogs, because providing emotional support or comfort is not a task related to a person’s disability.

The types of tasks and activities performed by a service dog include:

- Retrieving objects for persons who use wheelchairs
- Reminding persons with medical conditions, such as depression, to take their medication
- Alerting persons with PTSD of the onset of a panic attack
- Detecting the onset of a seizure for persons with epilepsy and helping them remain safe during the seizure

By law, service animals may accompany their owners in places where pets are typically not allowed, including:

- Restaurants
- Shops
- Hospitals
- Schools
- Hotels



Service animals defined by the ADA are trained to perform a task directly related to the person’s disability.

Restaurants are required to allow service animals to dine indoors with their owner.

Service animals are also allowed for use by persons with disabilities for air travel. The Air Carrier Access Act, which is separate from the ADA, protects these rights.

ADA laws for service animals also apply to the following types of housing:

- Housing at public and private universities
- Public housing programs run by state, county, and city governments
- Emergency shelters

Under the Fair Housing Act, which applies to private and public-owned housing, including housing covered by the ADA, there may be different rules that apply to residents and/or applicants with a disability who use service animals for assistance. For more information, contact the [U.S. Department of Housing and Urban Development](#) or contact your [Regional Fair Housing and Equal Opportunity Office](#).

Upon entering a business or state/local government facility, the entity *may* ask a person with disabilities who uses a service animal the following information:

1. Is the dog a service animal required because of a disability?
2. What work or task has the dog been trained to perform?

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These entities *are not* allowed to:

- Request any documentation that the dog is registered, licensed, or certified as a service animal
- Require that the dog demonstrate its task, or inquire about the nature of the person's disability

Keep in mind that service animals are not required to wear vests, so a dog that is wearing a vest may not be a service animal. Animals classified as service animals are trained to perform tasks for a person who has a disability.

In addition, the ADA states, "A business or state/local government does not need to allow a service animal if the dog's presence would fundamentally alter the nature of the goods, services, programs, or activities provided to the public." The ADA defines "fundamentally altered" as "...settings a service dog could change the nature of the service or program. For example, it may be appropriate to keep a service animal out of an operating room or burn unit where the animal's presence could compromise a sterile environment."

Businesses and state/local governments can ask owners to remove the service animal if the dog is not housebroken, or if the dog is out of control and the owner is unable to get the dog under control.

Additionally, according to the ADA, "State and local governments can require service dogs to be licensed and vaccinated, if all dogs are required to be licensed and vaccinated. They can also offer *voluntary* service dog registration programs." These entities cannot "require certifications or registrations of service dogs or ban a service dog based on its breed."

Therapy Animals

As defined by the American Kennel Club (AKC), therapy dogs are dogs who go with their owners to volunteer in settings such as schools, hospitals, and nursing homes. For example, a therapy dog may be present in a hospital to visit sick children, or may be located on a college campus to encourage and calm students during final exam week.

Unlike service animals, who are protected by federal and state laws related to accessing public and private entities, therapy animals are not protected with rights outside of those given a regular pet. Property owners are legally allowed to deny access to therapy animals. Allowing therapy animals access to public and private entities is at the discretion of the owner/organization. It is important for therapy animal owners to always ask permission prior to bringing the dog to a public or private entity.

Therapy dogs are also not recognized in the same classification as service dogs when traveling by air. The Air Carrier Access Act allows service animals to fly at no extra cost, however, therapy dogs are not covered by the same laws and are typically treated the same as a pet.

Although there is no legal protection for therapy animals accessing public spaces, there is often some leniency from hotels and workplaces. In regards to hotel accommodations, proving the dog's credentials and good behavior will often allow them access. Again, it is important to talk directly with the accommodation provider prior to bringing the dog.

In the workplace, service dogs are legally covered for accompanying their owner, however, therapy and emotional support animals are not. As with visits to public and private entities, always seek permission from your employer prior to bringing a therapy animal to the workplace.

Animals whose only function is to provide comfort or emotional support do not qualify as service animals under the ADA. A cat, lizard, snake or other animal that cannot be trained to perform a specific task will not qualify under ADA guidelines as a service animal.

Additional Information

- [Frequently Asked Questions about Service Animals and the ADA](#)
- [ADA Requirements: Service Animals](#)

Sources:

ADA.gov U.S. Department of Justice Civil Rights Division. *ADA Requirements: Service Animals*. Retrieved on August 13, 2023 from <https://www.ada.gov/resources/service-animals-2010-requirements/>

Information excerpted from ADA.gov U.S. Department of Justice Civil Rights Division. *Service Animals*. Retrieved on August 13, 2023 from <https://www.ada.gov/topics/service-animals/#:~:text=Generally%2C%20businesses%20and%20non%2Dprofits,a%20%E2%80%9Cno%20pets%E2%80%9D%20policy>

American Kennel Club (AKC). *AKC Therapy Dog*. Retrieved on August 13, 2023 from <https://www.akc.org/sports/title-recognition-program/therapy-dog-program/>

Alliance of Therapy Dogs. *Can you take a therapy dog anywhere?* Retrieved on August 13, 2023 from: <https://www.therapydogs.com/can-you-take-a-therapy-dog-anywhere/>

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Keeping Volunteers Safe

Volunteers play a critical role in helping with parish activities and special events. When making the decision to utilize volunteers, it is important that they are selected and managed with purpose and safety in mind. Claim history shows that the majority of injuries incurred by volunteers resulted from completing activities they were not qualified to do or their physical capabilities were not a good match for the task.

It is important to provide the volunteer with expectations for conduct and dress along with an orientation on safety rules and practices for accident prevention. It is also critical that the volunteer be matched with activities that they are mentally and physically capable of completing in a safe manner. Training volunteers on the following safe practices is critical to their safety as well as the safety of others at your parish.

Conduct and Dress Code

The volunteer represents your parish to other staff members, students and the general public. Ask that they conduct themselves in a professional and courteous manner at all times. Encourage them to report any questionable or suspicious behavior that they may observe to a supervisor/organizer.

All volunteers should dress appropriately for their assigned service. This includes wearing proper footwear as well as any required safety equipment. If the volunteer is in doubt as to how they should dress for their assignment, encourage them to talk to their supervisor or program coordinator.

General Safety Information

The definition of an accident is an unplanned event that results in injury, property damage or the loss of time. Below are basic safety responsibilities that all volunteers must adhere to:

- Horseplay is not permitted.
- The use of cell phones, including texting, is prohibited when operating vehicles during the assignment.
- Smoking is not permitted on sites except in designated areas.
- Drinking alcoholic beverages prior to or during volunteer hours, is prohibited as well as the use of illegal drugs or prescription medication that may interfere with your tasks.
- Always work at a speed that is consistent with safety.
- Keep yourself rested and in good physical condition.
- Obey warning signs and tags.
- Operate only the machinery or equipment you have been authorized and trained to run safely.
- Never reach over moving parts of machinery or equipment.



When making the decision to utilize volunteers, it is important that they are selected and managed with purpose and safety in mind.

- Try not to work alone. However, if you must, tell someone where you are and how long you will be.
- When you complete your task, make sure you leave it in a safe condition.
- **Report any unsafe conditions or accidents to your supervisor/organizer.**

Healthy Back

While on assignment, volunteers may be required to lift materials. Practicing safe lifting techniques will help to protect the back from injury. Encourage volunteers to use the following basic safe lifting techniques whenever possible.

- Focus on the task. Think about what you're going to lift, where you're going to take it, how far you're going and if assistance is needed.
- When getting ready to lift an object, tense your stomach muscles. Remember to use these muscles so that you do not risk injuring your weaker back muscles.
- Bend at the knees. This helps to bring the item into your work zone.
- Move in close to the load. You have much more strength and endurance when you are close to the object versus being stretched out in front of it.
- Lift the object using the strength of your legs.
- Turn with your feet instead of twisting at the waist. This will help to prevent a "twist and lift" combination by making two steps out of one.

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Keeping Volunteers Safe

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Electrical/Fire Prevention Guidelines

The use of electricity and the risk of fire may be present on the volunteer's job assignment. To be prepared for emergencies, make sure all volunteers know emergency exit routes and the location of fire alarms and fire extinguishers. If a volunteer discovers a fire, instruct them to pull the fire alarm, call 911 and leave the building. Ensure that volunteers also follow these best practices for the prevention of fire and related electrical accidents:

- Never use an open flame near flammable materials—this is not permitted.
- Inspect equipment and cords for damage prior to use.
- Don't overload electrical outlets.
- Do not work with electrical equipment in wet conditions.

Slip/Trip/Fall Prevention

Slips, trips and falls can be prevented by following some basic guidelines. To prevent a slip, trip and fall accident, one of the most important actions a person can do is to watch where they are going and slow down! Other preventative measures to instruct volunteers on include:

- Pay attention to walking surfaces and note changes such as varying heights.
- Watch walking surfaces for the presence of liquid or ice.
- Wear slip-resistant shoes when appropriate.
- If you are carrying a load, make sure that you can see over it.
- Keep work areas clean and free of clutter.
- When sitting in a chair, keep all chair legs on the floor at all times.
- Follow safety rules regarding footwear and keep the bottoms of your shoes clean.
- Use a stepladder to gain height instead of a chair, table or other makeshift object.
- Clean up spills immediately.
- Maintain work areas and storage facilities that are clean, neat and orderly.
- Keep all aisles, stairways, passageways, exits and access ways to buildings free from obstructions at all times.
- Return tools and equipment to their proper place when not in use.
- Lay out extension cords and tools in a way that minimizes tripping hazards.

Personal Protective Equipment (PPE)

For many people, the use of personal protective equipment (PPE) is a required part of every workday. While on an assignment, you may be

required to wear PPE. Safety glasses, gloves and proper footwear are common types of PPE designed to protect you from serious workplace injuries or illnesses. However please remember that the use of PPE provides a barrier between you and the hazard—it does not eliminate the hazard! **Make sure that volunteers know what PPE to use and how to wear it. Encourage them to notify their supervisor/organizer if they have any questions.**

Hazard Communication

Some volunteer assignments may require the use of chemicals such as cleaners, paint, gasoline, etc. If the volunteer needs to use chemicals while on assignment, it is important that they understand how to use these items safely. OSHA's Hazard Communication Standard is designed to protect people from accidental contact with chemicals. The standard provides the "Right-to-Know" about the chemicals they may encounter during their assignment and explains how to protect themselves from the hazards associated with these chemicals. Depending on the volunteer's job task, additional training may be provided on the safe use of chemicals. Below are some basic safety rules to train volunteers on when using chemicals:

- Use chemicals only for their intended use.
- Do not mix incompatible chemicals.
- Wear appropriate PPE.
- Be familiar with the information contained in the Safety Data Sheet(s) (SDS) that corresponds with the chemical(s).
- Properly label containers that contain chemicals.
- Return chemicals to their proper storage location after use.

Vehicle Orientation

If a volunteer is asked to operate a vehicle as part of their assignment, have them practice the following safety rules:

- Do not use any vehicle without permission.
- Remember that cell phone use and texting are PROHIBITED while operating a vehicle.
- Always inspect the vehicle and report any damage or concerns immediately.
- Wear your seat belt at all times.
- If you are involved in an accident, notify the police and our organization immediately.

Bloodborne Pathogens

When working with other people, it is always important to be aware of the risk of bloodborne pathogens. Train volunteers on always using universal precautions and assume that any blood or bodily fluids are infected.

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Bloodborne pathogens are microscopic organisms that may be present in blood and any other bodily fluids. Hepatitis B, C and the Human Immunodeficiency Virus (HIV) are all types of bloodborne pathogens. They can enter the body of another person through open wounds, the eyes, nose and mouth or from a puncture wound. If you encounter blood or a bodily fluid, take the following steps to protect yourself:

- Use personal protective equipment, such as gloves, and/or goggles when anticipating contact with blood or bodily fluids.
- Practice good housekeeping by cleaning work surfaces with a disinfecting agent.
- Wash hands and skin surfaces immediately after any contact with blood or bodily fluids.

Hand and Power Tools

If the volunteer is required to operate hand and power tools as part of their assignment, train them on the following safe practices:

- Select the right tool for the job.
- Always wear the correct PPE.
- Before using the tool, check the handle and head for tightness and proper working condition.
- After using tools, clean and return them to their proper place.

Emergency Preparedness

Emergencies due to fire, severe weather and national events can occur at any time. It is important that volunteers know what to do in the event of an emergency situation:

- Be aware of all evacuation routes, exits, assembly and shelter areas at the work site.
- Do not use elevators to evacuate.
- Remain in the designated assembly/shelter area until authorities give the "all clear" signal.

The work provided by volunteers plays a key role in parish operations. Please remind volunteers to work safely at all times and to ask questions if they are unsure about a process or task.

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Proper Hydration Key to Avoiding Daytime Fatigue



Water makes up about 60% of your body weight. In fact, water plays a role in every system of your body. Water is used to remove wastes, regulate body temperature, transport nutrients and oxygen to your cells, cushion and protect vital body tissues and organs and also dissolves vitamins and minerals so your body can use them.

Lack of water is the number one trigger of daytime fatigue and even mild dehydration can slow your metabolism as much as 3%. There is preliminary research that also indicates that drinking 8-10 glasses of water a day could reduce back and joint pain for up to 80% of sufferers.

Your body loses fluids everyday just by performing its natural functions. It is important to replace these fluids by drinking water. Without enough water, your body won't function smoothly and may even become dehydrated. It is recommended that we drink eight, 8-ounce glasses of water each day. Some good ways to achieve this are by:

- Keeping a bottle of water with you throughout the day
- Drinking a glass of water when you get up in the morning
- Taking regular water breaks
- Drinking a glass of water for every soda you consume
- Drinking water with meals

When using bottled water for your main source of water each day, consider that different brands of bottled water contain varying amounts of fluoride. Fluoride helps prevent tooth decay. Risk of tooth decay may be higher with the reduced intake of fluoride.

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