



Ecclesiastical Insurance Office plc

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FOR IMMEDIATE RELEASE

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ECCLESIASTICAL INSURANCE CAUTIONS THAT HOLIDAY PREPARATIONS INCLUDE ADDITIONAL HAZARDS

DATELINE TORONTO – Last week, a seasonal concert in a downtown cathedral provided the distraction that allowed a suspected arsonist to slip in and set a fire. Luckily, the sprinkler system went off and firefighters arrived quickly and doused the flames. In addition to arson, places of worship face a significant increase in safety risk during the winter holiday season due to the use of candles, lights, ladders, trees and decorations, the staging of special events, and adverse weather conditions.

Debbie Hastings, Claims Manager for Canada, states that statistically the most common cause of fire is candles left burning or unattended. In December 2006 and November 2008, unattended candles in two churches caused fires that severely damaged both buildings.

Ecclesiastical's Risk Control Specialists recommend taking a few common-sense precautions to lessen the risks of becoming a statistic.

When using candles:

1. Never leave lit candles unattended. Use good quality candles. Inexpensive candles burn quickly allowing the flame to rapidly approach combustibles such as ornaments. Discard candles that have burned down to less than 2 inches in height. Trim wicks to one-quarter inch (6.4 mm) to avoid large flames.
2. Collect candles immediately after a service, place them in metal containers with lids, and store them outside in a shed or similar structure.
3. If using hand-held candles, use purpose-made candles with drip trays to avoid igniting nearby items or damaging clothing. It is preferable to avoid processions involving lit candles.
4. Keep candles away from drafts, windows, vents, air ducts and electrical equipment and combustibles. Never put lit candles on a Christmas tree.
5. Ensure the building has adequate fire protection including easily accessible extinguishers and a fire blanket. Emergency exits must be unlocked and clear of obstructions.

When using decorative lighting:

1. Ensure that there are no empty sockets on strings of lights.
2. Switch from incandescent strings of lights to LEDs, if possible.
3. Avoid placing lights on or near combustible materials, especially lights that generate a significant amount of heat.
4. Do not leave lights on, or unattended for extended periods of time.
5. Ensure that electrical sockets are not overloaded with electrical devices.

When Using Ladders

1. Carefully inspect ladders before use and ensure they have a listed weight limit sufficient to hold the person using it.
2. Always deploy ladders on even ground, placing them on a sturdy, level surface. Avoid unstable objects like drain spouts or tree roots, or slippery surfaces like metal flashing or vinyl siding.
3. If setting up on ice or snow, ensure that the spurs on the bottom of the ladder are deployed in a secure, downward-facing position.
4. When climbing a ladder be sure to maintain 3 points of contact and remember that a ladder is a means of access, not a safe working platform.
5. Always enlist the help of a second person to secure the base of the ladder.

When using trees, wreaths and decorative ornaments:

1. Live trees should have straight, freshly cut bottoms.
2. Place live trees securely in an appropriate stand and water diligently to prolong freshness.
3. Avoid placing trees next to walls, curtains or drapes, or in corner arrangements, where they can facilitate the rapid spread of fire throughout a room.
4. Remove trees and wreaths before they dry out and become a major fire hazard. Many municipalities designate specific dates and drop off points for discarded trees.
5. The manufacturer must properly label artificial trees and decorative boughs 'non-combustible'.

When holding special events such as plays, concerts, bazaars, dinners, etc:

1. Check contractual agreements with external event vendors (caterers, hiring of premises, equipment) and ensure they carry their own liability insurance.
2. If you serve alcohol, take appropriate precautions such as assigning designated drivers, and using only Smart-Serve certified bartenders.
3. If cooking or preparing food for larger groups, take particular care when deep fat frying. Food preparation areas must be cleaned constantly to avoid food poisoning.
4. Avoid overloading electrical circuits and keep areas clear of clutter and flammables. Keep fire extinguishers readily available.
5. Address site security and safety issues such as the safeguarding of coats, purses, and additional money that may be on the premises. Have emergency numbers easily accessible to those running the event.

When dealing with icy conditions that could lead to a slip and fall:

1. Monitor the weather before any events and ensure that walkways and steps are cleared and salted or sanded as necessary.
2. Place extra mats around the entrance area and monitor the area to ensure it remains dry and the mats lie flat on the floor (or they may themselves become a tripping hazard!).

3. Place 'Wet Floor' signs around the area as necessary.
4. Ensure there is adequate lighting on all walkways, steps and entrances.
5. Remind visitors to be vigilant as they are leaving the premises.

By taking the time to prepare and organize in advance and by implementing preventative measures for holiday season hazards, places of worship can significantly lessen the possibility of a celebratory occasion becoming a tragic one.

About Ecclesiastical Insurance

Ecclesiastical Insurance (rated "A", Excellent by A.M. Best) is the insurer of choice for Canada's places of worship and is committed to serving the needs of its customers and the larger community. Established in the United Kingdom in 1887, Ecclesiastical has been operating in Canada since 1972. Ecclesiastical is owned by a charitable trust. Group profits are redistributed for the benefit of faith and charitable initiatives.

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