



J. Pekala & Associates, Inc. Quarterly Newsletter

1st Quarter 2009

Issue 12

As we are at the end of the first quarter of 2009, 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.

Safety First: Violence at church is unfortunately becoming more frequent in the news these days. While churches want their environment to be open and inviting the reality is that we need to be sure staff members and churchgoers are protected from outside threats. To help make your church less vulnerable, consider the following:

- Develop a Church Security Plan and designate a Church Security Director and Security Team.
- Create defined roles for all staff persons, greeters, ushers and other frontline workers and volunteers.
- Work with your local law enforcement agency to provide training for staff and volunteers on topics such as suspicious behavior, violence identification and security methods.
- Have the reception/front desk area partitioned off by glass or other protection. If possible, have the receptionist in a position to view the church parking lot to see anyone before they walk through the front door.
- Have only one main entrance open during the day and keep the interior church office door locked.
- Consider installing an intercom or buzzer system, video security camera or keyless entry system.

More information on this subject is available in GuideOne's 1st Quarter 2009 edition of "The Leader". A copy is following the end of this newsletter.

Clean Up: GuideOne recently began recommending ServiceMaster Clean as the company's vendor of choice for water and smoke emergency services and restoration. ServiceMaster Clean provides national restoration and cleaning services through its more than 4,500 franchises around the world. The ServiceMaster Clean call centers are open to serve customers 24 hours a day, 7 days a week. If your organization experiences fire, water and/or smoke property damage, call ServiceMaster Clean at 1-866-RECOVER (1-866-732-6837). Please do not call your local franchise; by calling this corporate number, proper claim tracking can occur.

Preferred Mutual: Our office is pleased to add Preferred Mutual Insurance Company to the lineup of excellent insurance companies we represent. Preferred Mutual Insurance Company opened its doors for business in 1896. The company has certainly evolved since its founding. Building upon their strengths, they have been able to grow their market share and improve the

service to their existing and prospective customers far beyond their competition. As a northeast regional based insurance company, Preferred Mutual clearly understands the coverage needs of churches in the state of New Jersey. They have all the necessary coverages to meet the insurance needs of religious organizations and auxiliary operations such as day care centers at very competitive prices. With a reputation for service that is among the highest in the industry, your church leaders will feel secure placing your coverage with Preferred Mutual. They are able to customize a policy to meet your church's specific and unique needs. [Their "A" rating from A.M. Best](#) serves as an independent validation that Preferred Mutual is a high-performing company, and has clearly delineated itself among the very best in the church insurance industry! Our agency currently writes churches for them in New York and New Jersey. We hope to be able to offer Preferred Mutual in Pennsylvania in the near future.

Senior Living Communities: Between January 1, 1985, and January 1, 2008, the U.S. Food and Drug Administration (FDA) received 772 incidents of patients caught, trapped, entangled, or strangled in hospital beds. The reports included 460 deaths, 136 nonfatal injuries, and 176 cases where staff needed to intervene to prevent injuries. Most patients were frail, elderly, or confused. Please see the attached brochure (following the end of the newsletter) "A Guide to Bed Safety" for safety recommendations. This brochure was created by the FDA and the Hospital Bed Safety Workgroup and provides recommendations for manufacturers of new hospital beds and for facilities with existing beds (including hospitals, nursing homes and private residences).

New York Worker's Compensation Changes: Effective April 1, 2009, the New York Workers' Compensation Board (WCB) will require the following changes:

- All employers must use the new C-2 "Employers Report of Work-Related Injury/Illness" form for injured employees.
- The WCB also will begin requiring that employers must report all accidents to the WCB within 10 days of the accident or they will be fined.
- At the time of injury, the employer must provide the injured employee with the C-3 "Employee Claim" form and information packet for completion.

Forms may be completed or downloaded online at www.wcb.state.ny.us.



Introducing Mia Mitchell:

Mia is the newest member of our team and joined our agency in January 2009. She is a Customer Service Rep and is responsible for managing policy renewals, supplying certificates of insurance, processing claims, and providing customer service. She is currently attending college with a 3.0 GPA. Mia is looking forward to becoming a licensed insurance agent with J. Pekala & Associates.

Just Married:



Jenel Sclafani is now Jenel Fulmer! She was married to Jeffrey Fulmer on October 25, 2008 during a beautiful ceremony at the Wentz's United Church of Christ in Worcester, PA. Jenel and Jeff honeymooned in the Mayan Riviera in Mexico and are currently living in Norristown, PA. They are hoping to purchase their first home this year. Congratulations to Jenel and Jeff!

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.

In addition to the programs listed above, our website has a link to GuideOne's Center for Risk Management which contains many fact sheets, checklists and articles on safety issues. This website does not require a sign in. Find the link on our website www.churchinsurers.com or go directly to the GuideOne Center for Risk Management at <https://www.guideone.com/center.htm>.

Our New Website: We created a new website in order to provide current customers with important information and resources about our agency and the many companies we represent. You can access the website at www.churchinsurers.com. Listed below are some of the features available on the website for our customers:

- Current customer testimonials are posted and will be updated from time to time. I encourage your organization to share any positive experiences you may have had with our agency, which we can post for other organizations like yours to read. You may send them to our office at info@churchinsurers.com or to me at joe.pekala@verizon.net.
- Customer related forms are available that can be printed, completed, and submitted to our office via fax or email. At this time, it includes claim forms & certificate of insurance request forms.
- Links to important websites are available such as our original website www.churchinsurance.guideone.com, SafeChurch, GuideOne's Center for Risk

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.