



Helping you **identify**  
and **manage risk**

# Protecting Places of Worship

Autumn and Winter Risk Control

**Grounds maintenance is an integral part of an effective risk management program for any faith institution and is especially important during the transitional seasons of spring and autumn. Winter conditions give rise to unique hazards that create the potential for damage to your property. Addressing these hazards early on can save you time, money, and the stress associated with unexpected expenses.**

With winter just around the corner, it is an ideal time to review some of the potential hazards associated with the season and some of the things the property

custodian should be considering in order to eliminate or minimize these risks.

## General Property Inspection Program

One of the most important steps you can take is to institute a property inspection program which includes: regular inspection, identification of problem areas, and any repairs or actions deemed necessary to resolve them. A written policy should be created, outlining the frequency of inspections (monthly as a minimum) and detailing who is to perform the inspections. Ensure that all staff read and understand the policy. The inspections must be documented as mentioned above, because if there is ever a loss, you

must demonstrate that adequate precautions were taken. Include the date, time, name of the person doing the inspection, any problems discovered, and actions taken to resolve them. A checklist should be created to guide the person doing the inspections.

An inspection program can help to reduce maintenance costs over time by catching problems early, before they become more serious.

## Autumn and Winter Checklist

A more comprehensive inspection of the property should be done in the late fall (and early spring – see our Spring & Summer Risk Control Bulletin) in order to ensure the condition of the premises for the upcoming winter months. Pay special attention to the following (this list should not be considered exhaustive):

- Perform an inspection of all piping and insulation to make sure everything is in good shape before the cold weather arrives. Look for exposed water pipes or areas with insufficient insulation, such as attics, blind spaces or basements where water pipes may be prone to freezing. Seal off any areas where cold air can enter the building, especially if there are nearby pipes.
- Ensure there is sufficient insulation in your attic - insufficient insulation in attics can lead to ice damming, causing significant damage to your roof.
- Perform an inspection of all roof structural members before the winter season. Any parts that are sagging, cracked or otherwise compromised should be addressed immediately to prevent roof failure from the build-up of snow.
- Make sure all trees are well pruned to prevent branches from falling off during heavy winds causing either bodily injury or damage to your property as well as to increase the surveillance of the property. We strongly recommend you hire a competent contractor to perform all pruning and tree removal work to avoid injuries to volunteers or the building.
- Check all out-buildings to make sure they are in good condition.
- Clear gutters of any debris. This should be done twice yearly to prevent the gutters from backing-up. We recommend hiring a contractor, especially if your building is more than one storey in height
- the use of ladders should be avoided. Cleaning should include the removal of leaves and other loose debris as well as the removal any sludge or mud. Ensure that drainpipes are clear of obstructions. After all material has been removed, the gutters should be flushed out with a hose.
- Remove any window air-conditioning units.
- Cover air-conditioner compressors. Make sure there are no combustible materials or flammable liquids within the furnace or boiler room. This area should not be used for storage.
- Replace or clean the furnace filter annually. Have the furnace or boiler inspected by a qualified contractor on an annual basis at minimum.
- Chimneys should be inspected twice yearly. This is important because creosote build-up can cause a chimney fire. Ensure that both the liner and cap are inspected and make sure there are no blockages by using a mirror to see up the chimney.
- Exterior oil tanks should be inspected twice annually by a caretaker for signs of blackening or corrosion and leaking around the oil line, filter and valves. Any leakage should be reported to the fuel supplier immediately and must be reported to the insurance company and possibly the provincial department of environment. Rust should be removed with a wire brush and painted over with rust inhibiting paint.

- You should have the roof inspected every couple years for any damage or possible leaks. Replace any missing shingles immediately to avoid interior damage.
- During the winter months, keep all interior rooms above 12°C to prevent pipes from freezing. The heat should remain on even when the building is unoccupied.
- If the building is unheated, ensure that the water is turned off and all pipes are drained. If pipes do

freeze, leave faucet turned on and turn off the main shut-off valve. Do not attempt to thaw pipes using any type of open flame – call a contractor.

- Regularly check the roof for excessive snow load, especially after heavy snowfalls, to prevent the roof from collapsing. Hire a contractor as necessary to perform snow removal.

## Conclusion

Undertaking documented regular inspections as well as being cognizant of some common seasonal concerns (and taking appropriate action) are essential parts of an effective risk control and property maintenance program. The benefits from such programs include a decreased risk of accidents, lower maintenance costs and increased security since a well maintained property discourages vandalism and arson.

Please go to [www.ecclesiastical.ca](http://www.ecclesiastical.ca) for more risk control information or contact Ecclesiastical’s risk control department with any specific questions.

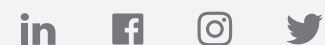
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