

A Disaster Preparedness Manual *for Churches*



A joint resource from
United Church of Christ Disaster Ministries
and the Insurance Board



“Be dressed for action and have your lamps lit.” Luke 12:35

About this Manual

Natural disasters happen every day. Large-scale disasters affecting thousands, even millions, and smaller scale disasters that are every bit as large to those whose lives and livelihoods they touch. Natural disasters do not know city limits, time of day, or the income level of those they affect. They simply occur, and while devastating and disorienting, they often call us to our better angels in their immediate aftermath - neighbor helping neighbor, stranger helping stranger. This Church Preparedness Manual was created to help your church community walk step-by-step through how to prepare for a disaster and how to prepare to serve your community when one occurs. The internet is overflowing with good disaster preparedness materials, and we are hopeful this manual can provide concise, usable direction for churches specifically.

This manual speaks to 1) how you can prepare your church as a *building*, 2) how you can prepare your church as a *community* and 3) how you can prepare your church to be ready to *serve your wider community* when an event occurs. There are specific preparedness steps you will need to take related to each of these ways your church exists in the world which will allow you to best be able to care for yourselves and your community during and immediately after a disaster.

Each of these three sections of the manual is further divided into two parts 1) What to do today ‘Blue Sky Days’ and 2) What to do before a specific type of event may hit. ‘Blue Sky Days’ is a term used in the disaster and emergency management world to originally refer to days when the sky was only blue – no clouds, funnels, rain, etc., and therefore no weather averse events. We use it to mean ‘when nothing is happening.’ Do the Blue Sky tasks **today**. The day when it seems that they can be put off for later.

“Let them gather all the food of these good years that are coming, and lay up grain under the authority of Pharaoh for food in the cities, and let them keep it. That food shall be a reserve for the land against the seven years of famine that are to befall the land of Egypt, so that the land may not perish through the famine.” Genesis 41:35-36

Background

The Disaster Management Cycle – this manual is meant to guide you through “Preparation” and some immediate Response. Go to www.ucc.org/disaster to find more resources and learn about other stages of the Disaster Management Cycle.



Source: <https://www.quora.com/What-is-disaster-management-cycle>

Section 1. Preparing the physical building of your church

Part 1. What to do today – ‘Blue Sky Days’:

- Post emergency phone numbers and the church’s address at each physical phone inside the church.
- Make an asset list of church property. (2) hard copies, one kept at the church, one kept offsite; (1) digital copy that is accessible from outside the church’s physical computer (accessible remotely).

- ❑ Identify your insurance information and insurance agent. Make sure you have:
 - A physical copy of this information located in the church building.
 - A digital copy that is accessible from outside the church's physical computer (accessible remotely). Often during or immediately after a disaster, roads are blocked, power is down or buildings have been damaged. You need to be able to get this information, even when you cannot physically get to your church.
 - A physical copy that is stored in a separate location – maybe this is a good opportunity to create an 'exchange' with a church across town or in the town next to you, each storing each others' documents in case of emergency.
 - Review your budget and ensure you have enough money in your reserve to pay your insurance deductible should an event occur.
- ❑ Compile a 3-day supply of sustainable foods and water to keep at the church.
 - See www.ucc.org/disaster_resources or the Appendix.
- ❑ Identify the location of the church's emergency plan and ensure there is a physical copy of which you know the location, as well as a digital copy, accessible remotely.
- ❑ Fill out the **Quick and Critical Info for Churches to Know in a Disaster** sheet in the Appendix.

Part 2. What to do before a specific type of event may hit:

- ✓ Access Insurance Board preparedness, loss control and safety information at www.insuranceboard.org/safety-resources/ Step-by-step guides to prepare your church building for specific events are continuously updated, included on the following items, available in the Appendix of this manual.
 - **Disaster Readiness – Tornado**
 - **Disaster Readiness – Winter Storm**
 - **Disaster Readiness – Hurricane**
 - **Disaster Readiness – Earthquake**
 - **Disaster Readiness – Wildfire**
 - **Disaster Readiness – Lightning Strike**
 - **Disaster Readiness – Flood**

Along with emergency specific checklists, information pertaining to additional topics surrounding the protection of your congregation and your church facilities is available. For additional questions please email losscontrol@insuranceboard.org

Section 2. Preparing to care for your church community in the event of disaster

Part 1. What to do today – ‘Blue Sky Days’:

- Fill in this chart: When an event occurs or we anticipate an event will occur, the following people will be responsible for executing our church’s emergency plan:

Name	Role in the Church	Phone Number(s)	Email	Social media account(s)
1.				
2.				
3.				

- Ensure you have a current list of those who are part of your church community¹ that includes:
 - An emergency contact for each individual, including an out of town contact.
 - Notes on any specific mobility limitations or health-related needs the individual may have.
 - Ensure there is a hard copy of this list, as well as a digital copy that is accessible remotely.
- Create a plan that works for your community as to how you will account for all those who are part of your church community after a disaster occurs. Will you have a phone tree? Will different individuals be responsible for following up with a certain number of people on your roster?
- Identify multiple locations where your congregants can meet should an event occur while you are at the church:

The location we will meet when there is an emergency at church is:

 1. _____
 2. _____
 - Make a monthly announcement in church to remind the congregation where this place will be.
- Develop a plan for what services you will continue to provide in the event of a disaster and how you will continue them.

¹ We use “those who are a part of your church community” instead of the word “members” as there may be individuals who are very involved in your church but who are not yet official ‘members’ in the way the church understands that term. We want to be able to prepare you to care for your whole flock.

- Develop a Disaster Planning Team for your church community, including a Disaster Coordinator.

The members of our disaster planning team are: _____

- Identify church community members who have specific skills and who are willing to lead in their areas of expertise such as doctors, nurses, EMT's, fire department personnel, police and law enforcement officers, CERT members, ham radio operators.

Individual	Disaster Response Skills

Part 2. What to do before a specific type of event may hit:

- Identify community members who need to evacuate but need extra help and mobilize resources to assist them. If they plan to stay where they are, ensure they have three days worth of supplies and a plan for emergency evacuation should they need it. See the Appendix for the 3-day list of supplies each individual should have.
- Maintain a list of community members who have evacuated ahead of the event as well as their locations and contact information.
- Connect with local emergency response networks through your City or County Emergency Manager to know local response plans.

Section 3. Preparation so that you can serve others

Part 1. What to do today – ‘Blue Sky Days’:

- Get connected to your Conference Disaster Coordinator to learn about the support the Conference and UCC Disaster Ministries can offer when an event occurs
https://www.ucc.org/disaster_us-disasters_ucc-disaster-coordinators
- Get connected to your local Voluntary Organizations Active in Disaster group
<https://www.nvoad.org/voad-members/stateterritory-members/> or Community Organizations Active in Disaster group.

- Have your Disaster Planning Team take emergency response training, such as, Community Emergency Response Team (CERT) training.
<https://www.ready.gov/community-emergency-response-team>
- If you want to be eligible to serve as a shelter when a disaster occurs, contact your local American Red Cross chapter to get certified. <https://www.redcross.org/find-your-local-chapter.html>
- Make a list of the current ministries your church has and how/if they can be mobilized to serve the community in the aftermath of a disaster.

Ministry	Description	Point person
<i>Ex. Food pantry</i>	<i>Dry and canned goods, milk and cheese</i>	<i>Michelle Sawyer</i>

Part 2. What to do before a specific type of event may hit:

- Be in contact with your local American Red Cross chapter to confirm your availability and eligibility as a shelter location.
- Contact members of your church ministries that can be mobilized for disaster response and ask them to be on stand-by.
- Connect with your Conference Disaster Coordinator, local Emergency Management and VOAD to get information on local needs and coordination efforts.
- Remember the 4 C’s of National Voluntary Organization’s Active in Disaster (VOAD) in your response: Collaboration, Cooperation, Communication and Coordination!

Important Online Resources

www.insuranceboard.com/safety-resources

www.ucc.org/disaster_resources

www.fema.gov



DISASTER SUPPLIES AND PREPAREDNESS



- ▶ Do you have flood insurance?
- ▶ Get a refrigerator thermometer. Food keeps at 41 degrees or lower.
- ▶ Designate a safe room in your home's interior.
- ▶ Bridges lock down when sustained winds reach 39mph.

Disaster Supplies Checklist

Have a 5 - 7 day supply of water, non-perishable food, medication and other necessary items per person and per pet. To calculate the amount of water and food, remember:

- 1-2 gallons of potable water per day, per person
- ½ - 1 gallon of water per day, per pet
- 3 meals per day, per person
- store water for non-potable uses in clean tubs or other suitable containers

Below are suggested food items. Selections should be based on family needs and preferences. When possible, choose low-salt, water-packed varieties.

▶ Food/drink items

- | | | |
|--|--|---|
| <input type="checkbox"/> bottle/canned/powdered drinks | <input type="checkbox"/> canned vegetables | <input type="checkbox"/> jelly |
| <input type="checkbox"/> bottled water | <input type="checkbox"/> cereal | <input type="checkbox"/> peanut butter |
| <input type="checkbox"/> bread | <input type="checkbox"/> crackers | <input type="checkbox"/> shelf-stable milk |
| <input type="checkbox"/> canned fruits | <input type="checkbox"/> granola bars | <input type="checkbox"/> sugar or sweetener |
| <input type="checkbox"/> canned meats | <input type="checkbox"/> infant food and formula | |

▶ Personal items

- | | | |
|---|--|--|
| <input type="checkbox"/> baby bottles | <input type="checkbox"/> eyeglasses (<i>extra pair</i>) | <input type="checkbox"/> sewing kit |
| <input type="checkbox"/> cash/coins | <input type="checkbox"/> feminine hygiene products | <input type="checkbox"/> shaving supplies |
| <input type="checkbox"/> clothes (<i>extra</i>) | <input type="checkbox"/> hearing aid batteries | <input type="checkbox"/> soap |
| <input type="checkbox"/> comb | <input type="checkbox"/> medications | <input type="checkbox"/> toothbrush/toothpaste |
| <input type="checkbox"/> denture care | <input type="checkbox"/> paper towels | <input type="checkbox"/> vitamins |
| <input type="checkbox"/> diapers | <input type="checkbox"/> saline solution/contact lens case | <input type="checkbox"/> wet wipes |

▶ First aid supplies

- | | | |
|---|--|---|
| <input type="checkbox"/> anti-diarrhea medicine | <input type="checkbox"/> ipecac syrup and activated | <input type="checkbox"/> scissors |
| <input type="checkbox"/> aspirin/acetaminophen | <input type="checkbox"/> charcoal (<i>for accidental poison</i>) | <input type="checkbox"/> sunscreen |
| <input type="checkbox"/> assorted adhesive bandages | <input type="checkbox"/> ointment (<i>for cuts/insect bites</i>) | <input type="checkbox"/> thermometer |
| <input type="checkbox"/> compresses | <input type="checkbox"/> peroxide | <input type="checkbox"/> tweezers |
| <input type="checkbox"/> cotton balls | <input type="checkbox"/> Q-tips | <input type="checkbox"/> two pairs of latex gloves |
| <input type="checkbox"/> first aid tape | <input type="checkbox"/> rolls of gauze /bandages | <input type="checkbox"/> water purification tablets |
| <input type="checkbox"/> insect repellent | <input type="checkbox"/> rubbing alcohol | |

▶ Other necessary items

- | | | |
|--|---|--|
| <input type="checkbox"/> ABC fire extinguisher | <input type="checkbox"/> GPS device | <input type="checkbox"/> plastic wrap |
| <input type="checkbox"/> all-purpose cleaner/disinfectant | <input type="checkbox"/> hammer | <input type="checkbox"/> pliers |
| <input type="checkbox"/> aluminum foil | <input type="checkbox"/> heavy work gloves | <input type="checkbox"/> plywood |
| <input type="checkbox"/> battery-powered lighting with extra batteries | <input type="checkbox"/> ice chest | <input type="checkbox"/> safety pins, assorted |
| <input type="checkbox"/> broom | <input type="checkbox"/> large plastic food bags | <input type="checkbox"/> screwdriver |
| <input type="checkbox"/> bucket | <input type="checkbox"/> light-weight, portable folding cots | <input type="checkbox"/> screws |
| <input type="checkbox"/> bungee cords | <input type="checkbox"/> manual can opener | <input type="checkbox"/> sleeping bags or blankets |
| <input type="checkbox"/> camera with batteries with film or video tape | <input type="checkbox"/> map or atlas | <input type="checkbox"/> time-occupiers such as books, magazines, games, cards |
| <input type="checkbox"/> cash (<i>bills and change</i>) | <input type="checkbox"/> masking and/or reflective tape | <input type="checkbox"/> toilet paper |
| <input type="checkbox"/> cellphone and car-charger | <input type="checkbox"/> mop | <input type="checkbox"/> towels |
| <input type="checkbox"/> chlorinated bleach | <input type="checkbox"/> nails | <input type="checkbox"/> utility knife |
| <input type="checkbox"/> crowbar | <input type="checkbox"/> napkins or paper towels | <input type="checkbox"/> vice grips |
| <input type="checkbox"/> disposable dishware/utensils | <input type="checkbox"/> NOAA weather/AM/FM radio with an alarm feature and batteries | <input type="checkbox"/> wash cloths |
| <input type="checkbox"/> dust masks | <input type="checkbox"/> non-electric clock | <input type="checkbox"/> waterproof, portable plastic container (<i>with lid</i>) for important papers |
| <input type="checkbox"/> Fix-a-Flat for punctured tires | <input type="checkbox"/> pillows | <input type="checkbox"/> whistle |
| <input type="checkbox"/> flashlight with batteries | <input type="checkbox"/> plastic safety goggles | |
| | <input type="checkbox"/> plastic sheeting | |



Quick and Critical Info for Churches in a Disaster (2 pages

Church Name: _____

Church Address: _____

Church Phone Number(s): _____

Name of pastor(s and contact information

Name	Contact Phone Number, Facebook name ² , other	Emergency Contact (Name and Phone Number)

Name and contact info for church leadership

Name	Contact Phone Number, Facebook name, other	Emergency Contact (Name and Phone Number)

Name and contact info of the church Disaster Coordinator

Name	Contact Phone Number, Facebook name, other	Emergency Contact (Name and Phone Number)

Name and contact info of the Conference Disaster Coordinator

Name	Contact Phone Number, Facebook name, other	Emergency Contact (Name and Phone Number)

² Facebook or other social media is one of the most reliable ways to exchange information and messages after a disaster. It can be accessed from any location with an internet connection and is not dependent on having one's own phone/computer/tablet or having internet access in the immediate area as most shelters have internet access.

Name of Insurance Company: _____

Insurance Agent (name, phone, email): _____

Policy number: _____

Conference Minister (name, phone, email): _____

Associate Conference Minister(s) (name, phone, email): _____

Conference Disaster Coordinator (name, phone, email): _____

City Emergency Manager website: _____

County Emergency Manager website: _____

2-1-1 is where the most up-to-date information concerning shelters, street closures, missing persons, water/electricity access and safety, etc. will be. If you do not know something or a parishioner has a question, call 2-1-1.

Immediate Steps for Clergy/Church Leaders

- 1. Make sure everyone is accounted for.** Use your roster with emergency contact information and contact plan (see Church Disaster Preparedness Toolkit).
- 2. Check on the church building if possible, contact insurance company if there is damage.**
- 3. Contact Conference Minister/Associate Conference Minister to check-in.**
- 4. Contact Conference Disaster Coordinator (CDC).** This person will have been connected to technical information about what is happening where, where and what type of help is available and where and what type of help is needed. You should also share with the CDC what type of help or support your church community needs and where/what/if you are or desire to be engaged in any response efforts.
- 5. Put your oxygen mask, gloves and hard hat on first.** Ensuring you are taken care of might seem ridiculous, selfish, impossible, stupid, contrary to your call to ministry, etc. If you do not take care of yourself and your family, you will in no way be able to care for anyone else. Everything likely feels chaotic and like an emergency right now. It is, but there are systems in place, help is coming and then more help is coming. Recovery after a disaster is a marathon, not a sprint. We are praying for you.

DISASTER READINESS: TORNADO

Tornados can cause catastrophic damage. They can strike at any time anywhere. While it is true that there is little you can do to avoid a natural disaster like a tornado, there is plenty you can do to prepare for a tornado, to mitigate the damage after a tornado and to save lives!

Before

- Develop and maintain an emergency response plan and communicate it to your staff and volunteers.
 - Provide instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Designate or build a safe shelter location within your building.
 - A basement or storm cellar is best.
 - If your building does not have a basement or storm cellar, choose an interior room on the lowest level of the building, with no windows if possible.
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods and a non-electric can opener.
 - Bottled water.
 - Battery powered or crank radio. (The American Red Cross makes an excellent one)
 - Fully charges spare cell phone battery or portable charger.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags and/or bedding.
 - Sanitation supplies.
 - Helmet, pillows, or other protective headgear.
 - A whistle or other noise making device to help signal for help after the storm passes.
 - When possible, incorporate tornado safe building materials during construction, renovation or repair of the building.
- If you have a generator, service it regularly.
- Prepare your building.
 - Inspect the roof to ensure that it is in good condition and that all roofing, flashing, venting, etc is securely fastened.
 - Make sure all roof mounted machinery is securely fastened.
 - Check all fire protection equipment such as sprinkler control valves and fire pumps.
 - Fuel all fire pumps, generators, vehicles and power equipment such as saws/etc.
 - Prune or remove trees close enough to fall on the building.
 - Keep trash containers away from the church and its buildings.
- Keep important documents in a disaster proof container. Create digital copies if possible.
- Make a list of building contents.
- Make sure you have adequate insurance coverage.

During

- Listen to authorities. If ordered to take cover, do so immediately.
- Follow the steps of your emergency response plan.
 - Go to your predetermined safe room.
 - Stay away from windows, doors and exterior building walls.
 - If you are trapped outside, find a low flat location.
 - Cover your head and neck with your arms and cover your body with a coat or blanket.

After

Listen to authorities for information and instructions

Survey for damage. Take pictures of any damage to the buildings and their contents.

When entering the building, use caution. Buildings may be damaged.

Clean debris from roofs and property if safe to do so.

Hire a contractor to inspect HVAC systems prior to restarting.

Service damaged septic tanks and leaching systems as soon as possible.

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.

References:

www.Ready.gov

www.Weather.gov/tornado

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DISASTER READINESS: SNOWSTORM

Winter can bring extended periods of extreme temperatures and snow fall. Even short periods of exposure to this extreme cold can cause serious health problems. Heavy snow can lead to roof collapse and dangerous driving conditions. While it is true that there is little you can do to avoid a winter snowstorm, there is plenty you can do to prepare, to mitigate the damage after a winter storm and to save lives!

Before

- Develop and maintain an emergency response plan and communicate it to your staff and volunteers.
 - Provide instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Outline shutdown procedures for the building and equipment.
 - Know how to shut off electric, gas and power.
 - Designate an emergency meeting location.
- Develop and evacuation plan with multiple evacuation routes and evacuate when told.
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods and a non-electric can opener.
 - Bottled water.
 - Battery powered or crank radio. (The American Red Cross makes an excellent one)
 - Fully charges spare cell phone battery or portable charger.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags and/or bedding.
 - Sanitation supplies.
- Prepare your building.
 - Ensure your building's attic and walls are properly insulated.
 - Ensure doors and windows are properly sealed and that all caulking is in good shape and free of cracks.
 - Make sure pipes in exterior walls are properly insulated.
 - Make sure gutters remain free from debris to ensure proper run off of rainfall
 - Inspect the roof to ensure that it is water tight.
- Keep important documents in a waterproof container. Create digital copies if possible.
- Make a list of building contents.
- Make sure you have adequate insurance coverage.

During

- Listen to authorities. If ordered to find shelter, do so immediately.
- Follow the steps of your emergency response plan.
- Do not drive if possible.
- Stay inside and avoid going outside for extended periods of time.
- Use all generators and grills outdoors.
- Watch for signs of Hypothermia and Frostbite.

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.

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EXTREME COLD: FROSTBITE & HYPOTHERMIA

Winter can bring extended periods of extreme temperatures. Even short periods of exposure to this extreme cold can cause serious health problems. The Insurance Board wants to make sure that everyone is safe as the temperatures unexpectedly go up. Here are some tips to cope.

Recognize the signs of Frostbite:

- Redness or pain in any skin area.
- White or grayish skin area.
- Skin that feels unusually firm or waxy.
- Numbness.

Recognize the signs of Hypothermia:

- Shivering.
- Exhaustion.
- Confusion.
- Fumbling when trying to use your hands.
- Memory Loss.
- Slurred Speech.
- Low body temperature (Below 95 degrees).

Tips to prevent cold related illness:

- Wear several layers of loose-fitting clothing.
- Wear water-resistant boots.
- Wear Mitten or gloves.
- Wear a scarf or mask that covers your face and mouth.
- Wear a hat.
- Wear a water-resistant coat.

How you can treat frostbite:

- Seek medical attention as soon as possible.
- Get to a warm room or shelter and remove wet clothing.
- Remove jewelry that could impair circulation.
- Place dry gauze between toes and fingers to keep them from sticking together.
- Elevate the affected area.

How you can treat hyperthermia:

- Seek medical attention as soon as possible.
- Get to a warm room or shelter and remove wet clothing.
- Warm under several layers of dry blankets or clothing.
- Place areas affected by frostbite in warm water.
- If the person is conscious, provide them with warm non-alcoholic beverages.

Sources:

<https://www.cdc.gov/disasters/winter/staysafe/hypothermia.html>

<https://www.cdc.gov/disasters/winter/staysafe/frostbite.html>

<https://www.nsc.org/home-safety/tools-resources/seasonal-safety/winter/frostbite>

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DISASTER READINESS: HURRICANE

Hurricanes can cause catastrophic damage. While it is true that there is little you can do to avoid a natural disaster like a hurricane, there is plenty you can do to prepare for a hurricane, to mitigate the damage after a hurricane and to save lives!

Before

- Develop and maintain an emergency response plan and communicate it to your staff and volunteers.
 - Provide instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Outline shutdown procedures for the building and equipment.
 - Know how to shut off electric, gas and power.
 - Designate an emergency meeting location.
- Develop and evacuation plan with multiple evacuation routes and evacuate when told.
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods and a non-electric can opener.
 - Bottled water.
 - Battery powered or crank radio. (The American Red Cross makes an excellent one)
 - Fully charges spare cell phone battery or portable charger.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags and/or bedding.
 - Sanitation supplies.
- When possible, incorporate hurricane safe building materials during construction, renovation or repair of the building.
- If you have a generator, service it regularly.
- Prepare your building.
 - Consider installing backflow valves to prevent water backup
 - Make sure gutters remain free from debris to ensure proper run off of rainfall
 - Inspect the roof to ensure that it is water tight.
 - Make sure all roof mounted machinery is securely fastened.
 - Check all fire protection equipment such as sprinkler control valves and fire pumps.
 - Fuel all fire pumps, generators, vehicles and power equipment such as saws/etc.
 - Purchase any materials needed for storm protection and store them in an easily accessible location. (plywood, sandbags)
 - Make sure sump pumps (if any) are in working order.
- Keep important documents in a waterproof container. Create digital copies if possible.
- Make a list of building contents.
- Make sure you have adequate insurance coverage.

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During

- Listen to authorities. If ordered to evacuate, do so immediately.
- Follow the steps of your emergency response plan.
- Protect your building(s).
 - Cover all windows with storm shutters with plywood.
 - Bring in all outdoor furniture and decorations.
 - Move any elevators within your building above flood level.
 - Ensure a large supply of water for sanitary purposes.
 - Filling the bathtubs with water before you leave might provide a supply when you return.
 - Shut off main water and electricity sources before you evacuate.
 - Have an electrician elevate electrical panels in to safe height.
 - If you have a heating fuel tank, make sure it is anchored and seal properly to avoid spillage.
 - Prune or remove trees close enough to fall on the building.
 - Cover computers, machinery and stock and supplies with tarpaulins.
- Never drive around barricades. Local responders use them to safely direct traffic out of dangerous areas.
- Close all doors, windows and roof vents.
- Shut down all HVAC systems.
- If possible, shut off gas lines to the building.
- Keep lights on to allow first responders to locate your building(s).
- Do not walk, swim, or drive through flood waters.
- Avoid bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- If trapped in a building, then go to its highest level. Do not climb into a closed attic. You may become trapped by rising floodwater.

After

- Listen to authorities for information and instructions. Return to the church only when authorities say it is safe.
- Survey for damage. Take pictures of any damage to the buildings and their contents.
- When entering the building, use caution.
 - Buildings may be damaged, especially foundations.
 - Protect yourself from exposure to mold and/or asbestos.
 - Check for loose or slippery floor boards.
- Do not touch electrical equipment if it is wet or if you are standing in water due to risk of electrocution.
- Avoid wading in floodwater, which can contain dangerous debris and be contaminated. Underground or downed power lines can also electrically charge the water.
- Use a generator or other gasoline-powered machinery outdoors and away from windows.
- Use pre-established property conservation programs such as sprinkler impairment procedures and cutting and welding permits when repairs commence.
- Clean and disinfect everything that got wet. Be sure to wear protective equipment when cleaning your facilities and removing flood debris.
 - Allow your building to air out before you begin clean up.
 - Hire a professional to perform the mitigation and repair work.
- Hire a contractor to check for gas leaks, look for electrical system damage and check for sewage and water line damage prior to turning utilities back on.

- Clean debris from roofs and property if safe to do so.
- Hire a contractor to inspect HVAC systems prior to restarting.
- Service damaged septic tanks and leaching systems as soon as possible.

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.



References:

www.Ready.gov

AIG Client Risk Solutions – Before a Hurricane

FM Global – Prepare for Windstorm and Flood

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DISASTER READINESS: EARTHQUAKE

Earthquakes can cause catastrophic damage. While it is true that there is little you can do to avoid a natural disaster like a earthquake, there is plenty you can do to prepare for a earthquake, to mitigate the damage after a earthquake and to save lives!

Before

- Develop and maintain an emergency response plan and communicate it to your staff and volunteers.
 - Provide instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Outline shutdown procedures for the building and equipment.
 - Know how to shut off electric, gas and power.
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods and a non-electric can opener.
 - Bottled water.
 - Battery powered or crank radio. (The American Red Cross makes an excellent one)
 - Fully charges spare cell phone battery or portable charger.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags and/or bedding.
 - Sanitation supplies.
- Learn and teach Drop, Cover and Hold on.
 - Drop to your hands and knees.
 - Cover your head and neck with your arms.
 - Hold on to shelter (if any) or head and neck until shaking stops.
- When possible, incorporate earthquake safe building materials during construction, renovation or repair of the building.
- If you have a generator, service it regularly.
- Prepare your building.
 - Safely secure large items, such as hot water heaters and other mechanical items.
 - Ensure large artwork and other heavy objects are securely hung.
 - Anchor large furniture to ensure it will not topple when the shaking begins.
 - Store heavy and breakable items on low shelves.
 - Install cabinet latches to prevent doors from opening in the event of an earthquake.
 - Check all fire protection equipment such as sprinkler control valves and fire pumps.
 - Fuel all fire pumps, generators, vehicles and power equipment such as saws/etc.
- Keep important documents in a safe container. Create digital copies if possible.
- Make a list of building contents.
- Make sure you have adequate insurance coverage. Consider obtaining earthquake insurance.

TM

During

- Listen to authorities. If inside, stay there until shaking stops.
- Follow the steps of your emergency response plan.
- If you are near mountains, beware of falling rocks and landslides.
- Stay inside until shaking stops. Once shaking subsides, move outside.

After

- Listen to authorities for information and instructions. Return to the church only when authorities say it is safe.
- If inside a damaged building, go outside and move to a safe location.
- Survey for damage. Take pictures of any damage to the buildings and their contents.
- When entering the building, use caution, Buildings may be damaged, especially foundations.
- Do not touch electrical equipment.
- Use a generator or other gasoline-powered machinery outdoors and away from windows.
- Hire a contractor to check for gas leaks, look for electrical system damage and check for sewage and water line damage prior to turning utilities back on.
- Clean debris from property if safe to do so.
- Hire a contractor to inspect HVAC systems prior to restarting.

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.

References: www.Ready.gov

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DISASTER READINESS: WILD FIRES

Watch weather conditions, as warm, windy weather is perfect for fire ignition and spread. While it is true that there is little you can do to avoid a natural disaster like a wild fire, there is plenty you can do to prepare for a wild fire, to mitigate the damage after a wild fire and to save lives!

Before

- Develop and maintain an emergency response plan and communicate it to your staff and volunteers.
 - Provide instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Outline shutdown procedures for the building and equipment.
 - Know how to shut off electric, gas and power.
 - Designate an emergency meeting location.
- Develop and evacuation plan with multiple evacuation routes and evacuate when told.
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods and a non-electric can opener.
 - Bottled water.
 - Battery powered or crank radio. (The American Red Cross makes an excellent one)
 - Fully charges spare cell phone battery or portable charger.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags and/or bedding.
 - Sanitation supplies.
- Discuss wildfire preparedness strategies with the local fire department.
- Create and maintain a buffer zone (also called a defensible space) to help keep fire away from your buildings.
 - Remove all dead plants, grass and weeds within 150 feet of your buildings. If your buildings are on a hill, extend the buffer area to within 200 feet.
 - Remove dry leaves, pine needles and other combustible debris from your yard, roof and gutters.
 - Keep trash containers away from the church and its buildings.
 - Prune trees that are close to your buildings to ensure that the branches do not overhang the building and to remove the threat of vertical and horizontal fire spread.
 - Remove branches for lower parts of trees (below 6' high).
 - Remove flammable plants and shrubs that are near windows.
 - Regularly water vegetation near the buildings.
 - Regularly mow the grass in the area within 150 of your buildings.
 - If you have landscaping beds next to your building(s), remove mulch and/or woodchips and replace with gravel or decorative stone.
 - Store propane and other flammable liquids as far as possible from buildings. Secure flammables in a locked fire-resistant cabinet if you cannot store them away from church property.

- Have sprinklers inspected annually.
- Cover all vents and chimneys with and ensure all window screens are metallic wire mesh.
- Install multitype fire extinguishers in your building(s) and have them regularly serviced.
- When possible, incorporate fire safe building materials during construction, renovation or repair of the building.
- Keep important documents in a fireproof container. Create digital copies if possible.
- Make a list of building contents.
- Make sure you have adequate insurance coverage.

During

- Listen to authorities. If ordered to evacuate, do so immediately.
- Follow the steps of your emergency response plan.
- Never drive around barricades. Local responders use them to safely direct traffic out of dangerous areas.
- Close all doors, windows and roof vents.
- Shut down all HVAC systems.
- If possible, shut off gas lines to the building.
- If possible, pre wet lawn and landscaping within 10 feet of the building(s).
- Keep lights on to allow first responders to locate your building(s).
- Move combustibles away from windows on the inside of your building(s).

After

- Listen to authorities for information and instructions. Return to the church only when authorities say it is safe.
- When entering the building, use caution.
 - Buildings may be damaged, especially foundations.
 - Avoid hot ash, charred trees, smoldering debris, and live embers.
- Wildfires alter the landscape and ground conditions, which can lead to increased risk of flooding due to heavy rains, flash flooding and mudflows. Flood risk remains significantly higher until vegetation is restored.
 - Consider purchasing flood insurance to protect the building from future the damages caused by flooding.

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.

References:

www.readyforwildfire.org/

www.Ready.gov

AIG Client Risk Solutions – Wildfire Checklist

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DISASTER READINESS: LIGHTNING STRIKE

According to the National Oceanic and Atmospheric Association, over the last ten years an average of 27 people are killed by lightning each year and about 400 are injured. Only floods cause more weather-related deaths. Churches are encouraged to establish a policy for church members and leaders conducting outside activities, particularly while at parks or camping areas that may not have adequate shelter from the elements. The following are a few best practices to consider before going to any outdoor event. Church leaders should monitor the weather conditions and forecast at least 24 hours before the day(s) of the event. In addition, an inexpensive portable weather radio is recommended for obtaining current storm data.

General

- Check the weather forecast before beginning or participating in outdoor activities. If the forecast calls for thunderstorms, postpone your trip or activity, or make sure adequate safe shelter is readily available.
- Have a plan for suspending and resuming activities. Make sure participants are aware of designated safe areas, including:
 - Fully enclosed metal vehicles with windows up
 - Substantial buildings
 - Low ground – seek cover in clumps of bushes
- The 30/30 Rule – If lightning precedes thunder by less than 30 seconds, then the storm is close and you need to take cover. After the storm, wait at least 30 minutes before leaving shelter and resuming outside activities.

Outdoor Safety Tips

It is best to avoid being outdoors when lightning strikes, but you can protect yourself if you are caught outdoors when lightning is close. Here are some tips for outdoor safety:

- Do not wait for rain to take shelter. Take shelter as soon as you see lightning or hear thunder.
- Wait a minimum of 30 minutes from the last observed lightning or thunder before resuming activities. Be extra cautious during this phase as the storm may not be over. Lightning can strike as far as 10 miles from a thunderstorm.
- Take shelter when you see lightning or hear thunder. Safe shelters include:
 - Homes
 - Offices
 - Hard-top vehicles with the windows rolled up
- If shelter is not readily available, place yourself at the lowest point possible. Lightning often strikes tall objects first. If no sturdy shelter is available, crouch as low as possible with feet together and place hands over ears to minimize hearing damage from thunder. Keep your distance from other people, allowing 15 feet between.
- If you are outside during an electrical storm and you begin to feel your hair standing on end, and/or hear a crackling noise, you may be in the lightning's electric field. Immediately remove metal objects, car keys, backpacks, even baseball caps and place your feet together, duck your head, and crouch down low in a baseball catcher's stance with hands on knees. Do not lie down.

- If you are in a group during a thunderstorm, separate from each other. This will reduce the number of injuries if lightning strikes the ground.
- Avoid the following unsafe areas:
 - Outdoor metal objects (i.e., flag poles, fences and gates, light poles and metal bleachers)
 - Water, including ponds, lakes, streams, pools and standing water
 - Solitary trees
 - Caves
 - Open spaces such as campsites, parks, playgrounds, lakes, and swimming pools
 - High ground
 - Structures such as porches, gazebos and dugouts
 - Concrete floors and walls
 - Small wooden or metal sheds
- People who have been struck by lightning do not carry an electrical charge and are safe to touch. Apply first aid immediately if you are qualified to do so. Get emergency help promptly by calling 911 or the local emergency service number.

Indoor Safety Tips

Even though your church or camp building is a safe shelter during a lightning storm, you may still be at risk. Lightning can enter a building directly, through the ground, or through pipes or wires that extend outside. Here are some tips for indoor safety:

- Avoid water
- Stay off corded phones
- Avoid touching electrical equipment
- Avoid windows, doors, porches, and concrete

For more information, please visit www.InsuranceBoard.org or email LossControl@InsuranceBoard.org.

INSURANCE BULLETIN: FLOODS

While it is true that there is little you can do to avoid a natural disaster like a flood, there is plenty you can do to prepare for a flood, to mitigate the damage after a flood and to save lives!

Before

- Establish an emergency response plan that outlines shutdown procedures for the building and equipment. Know how to shut off gas and power.
 - Provide periodic instruction and training on your emergency response plan.
 - Sign up for local alerts and warning systems.
 - Assess your flood risk.
 - If you are in a high-risk area, stockpile emergency supplies/materials, such as sandbags, rolls of plastic sheeting, plywood, hammers, nails and shovels.
- Develop an evacuation plan and evacuate when told!
- Stock up and make accessible an Emergency Supply Kit.
 - First-aid kit.
 - Non-perishable foods. Non-electric can opener.
 - Water.
 - Battery-powered or crank radio. (The American Red Cross makes an excellent one.)
 - Fully charged spare cell phone battery.
 - Flashlight(s) or lanterns.
 - Extra batteries.
 - Extra blankets, sleeping bags, and/or bedding.
- Prepare your building.
 - Move valuable items to higher levels in the building.
 - Shut off water and electricity before you evacuate.
 - Have an electrician elevate electrical panels in your church to a safe height.
 - Consider installing backflow valves.
 - If you have a heating fuel tank, make sure it is anchored and seal properly to avoid spillage.
 - Make sure your gutters remain free from debris to ensure proper rainfall run off.
- Keep important documents in a waterproof container. Create digital copies if possible.
- Make sure you have adequate insurance coverage.

During

- Depending on impact and the amount of time available, go to the safe location that you previously identified.
- Listen to authorities. If ordered to evacuate, do so immediately.
- Never drive around barricades. Local responders use them to safely direct traffic out of flooded areas.
- Do not walk, swim, or drive through flood waters.
- Avoid bridges over fast-moving water. Fast-moving water can wash bridges away without warning.
- If your vehicle is trapped in moving water, stay inside. If water is rising inside the vehicle, then seek refuge on the roof.
- If trapped in a building, go to its highest level. Do not climb into a closed attic. You may become trapped by rising floodwater.
 - Go on the roof only if necessary.
 - Once there, signal for help.
- If trapped outdoors, move to higher ground. If necessary, climb as high as possible on an object that will support you and withstand the rush of the flood waters.

After

- Listen to authorities for information and instructions. Return to the church only when authorities say it is safe.
- Avoid driving, except in emergencies.
- When entering the building, use caution.
 - Buildings may be damaged, especially foundations.
 - Protect from exposure to mold and/or asbestos.
 - Check for loose or slippery floor boards.
- Do not touch electrical equipment if it is wet or if you are standing in water. Avoid wading in floodwater (which can contain dangerous debris and be contaminated or have electrically charged powerlines hidden).
- Use a generator or other gasoline-powered machinery outdoors and away from windows.
- Clean and disinfect everything that got wet. Be sure to wear protective equipment when cleaning.
 - Allow buildings to air out before beginning clean up.
 - Hire professionals for mitigation and repair work.
- Service damaged septic tanks and leaching systems ASAP.

For more information: www.fema.gov

For Insurance Board participants: If your church has experienced flood damage, please contact your agent as soon as possible to report the claim, or you can report the claim directly on our website: www.InsuranceBoard.org. You will need to provide: date of loss; name and address of the church; church's Insurance Board number; name, phone number and email address for the contact at the church; general description of the loss and damages; and any other relevant information.

Your IB policy indicates you need to mitigate (lessen) your damage. Options to call are:

Belfor - their 24-Hour Emergency Response Hotline is 800-922-3848

Restoration Affiliates – 855-727-8254. Please mention that the church is an Insurance Board Participant.

Disclaimer: The Insurance Board Program and insurance companies do not guarantee or warrant the work of any contractors. Insurance Board participants are free to choose the contractor or repair person of their choice. Nothing in this message is intended to waive or alter any of the terms, conditions, exclusions, endorsements, or defenses within the policy of insurance at issue.

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