



How Will Our UCCIB Property & Liability Insurance Work as we serve those hit by hurricane Katrina?

As compassionate and caring church folks, many local congregations are already at work in their efforts to help those who were hit by Hurricane Katrina. Questions around insurance arise as do questions of health, finances, transportation, housing, faith and love. Since we find ourselves to be in the category of insurance experts, let us tackle that area.

The UCCIB has been connected to many of our national church ministries since Hurricane Katrina, so I believe we have a good sense of what areas of concern arise for insurance... just a few are:

- Shelters
- Relocation of displaced families
- Long-term housing needs
- Food & Clothing Distribution
- Renting, leasing, borrowing autos, buses to transport individuals and families
- Work Groups to help in the clean up
- Raising Money

Here are some fundamental points to consider as churches become involved in this outreach ministry.

Churches are community centers and can and should be used to house displaced individuals and families but consider the following “safe haven” practices.

- *The UCCIB property and liability insurance Program will respond just as if the church were housing people from the community during any type of emergency – many of our churches already have overnight programs for the homeless, for those in-between jobs, teen nights, etc.. – this is really no different, just on a much larger scale. Shelter should be the focus for this ministry.*
- Once the church opens the door they must not only provide a **safe place to stay, but also protect people**. Special care must be given to the oversight and supervision of children and teens. These two groups are the most vulnerable – consider the church just like a camp while children and teens are in your care. Assign adults for supervision, 1-1, where possible.

- Recognize the high level of stress and potential broken families in search of missing members. When emotions get out of control, so do people. Have someone on hand who has experience working in such situations.

If at all possible:

- Provide separate rooms for men and women and their families (pets and children).
- Don't leave children or teens unattended.
- Supervise kitchen cooking to prevent fires from everyone cooking in an uncontrolled setting.
- Set up time frames for late night comings and goings – clearly know why someone would be leaving and returning at unusual times. The church should be a controlled safe haven. Provide a consistent level of oversight especially during the evening hours.
- Have a plan in place should emergency medical care be required, including hospital travel.
- If someone is brought on site to dispense drugs or give shots, assure that they are an outreach of a local hospital or physicians practice. Untrained folks should not be dispensing drugs, or giving shots, etc.
- Be sure everyone is aware of exits out of the building – including your volunteers.
- Make sure that volunteers are screened for ability and knowledge before being assigned to an appropriate type of work.
- Also, coordinate your local church activities with your Conference or Regional office, local government authority and other local public and faith-based organizations active in disaster response. Your Conference or Region likely has a trained disaster coordinator within the structure who acts on behalf of the organization.

Long- Term Housing Needs/ Relocation of Displaced Families: Folks around the country are opening up their residential homes to displaced individuals and families. Once the individual or family is placed into a private home in your community, the [church insurance stops and personal insurance begins](#). While this should not be a factor to cause reconsideration of this gracious and caring outreach, common sense should prevail. If we are inviting folks into our home whom you don't know or who are not family, consider the safety rules mentioned above.

Food & Clothing Distribution: Many of our churches are setting up facilities to distribute food and clothing. This is really no different than the food and clothing ministries our churches operate as a regular part of their congregational activities. The UCCIB Program provides the property and liability coverage for the church-owned building and the facilities being set up, just like we do other fundamental missions of the church.

[Special care must be given to food.](#) We encourage that you DO NOT store and dispense food items that require refrigeration, recognizing that families might not have refrigeration once they leave the church. (Making cold sandwiches and fruit salad to send home with someone sounds wonderful until you realize what can happen to a sandwich in the late summer heat!)

Renting, Leasing, Borrowing Vehicles to transport individuals and families:

The UCCIB Program provides primary physical damage and liability coverage for vehicles owned by the church and insured under the UCCIB Program. However, there is only excess coverage for vehicles rented in the name of the church for church business. If a volunteer rents a vehicle on behalf of the church, the person's personal insurance is the first line of coverage. Our church auto insurance is excess in this case.

If another church loans a vehicle (Private passenger, van or bus) to help with your church's local ministry, the church that loaned the vehicle is responsible for insurance. While this should not discourage folks from helping in transportation, it may be wise to hire an organization that has expertise and commercial insurance to respond to such an unusual situation. A good rule of thumb to remember is that the UCCIB Program covers churches and is not intended to provide coverage over livery operations.

If you will be using your private vehicle to transport children to school or helping adults get a job during this transitional time, consider that your family auto insurance will apply if there is a claim transporting folks in this transition. Unless the vehicle used is owned and insured by the church, personal insurance is primary. The auto coverage within the UCCIB Program is intended for those vehicles owned by the church and insured under the UCCIB Program. If your congregation does not have their auto insurance with the UCCIB Program, it is important that you check with your carrier to determine how coverage will apply.

Work Groups – Construction Activities

Churches directly getting involved in construction activities should be avoided at all costs, as there is limited coverage under the UCCIB policy. The best response to a catastrophic event such as Hurricane Katrina is to offer assistance through a well-organized effort such as the Red Cross or your national church setting. Here are two helpful sites from our wider church that can expand on this subject in a very caring, common sense way:

Disciples: <http://www.discipleshomemissions.org/VIM/DisasterInfo.htm>

United Church of Christ: <http://www.ucc.org/disaster/katrina.htm>

An important item to be aware of is that worker's compensation insurance will *not* respond if a member of the congregation is injured and thus loses time and wages from work. Remember, these are volunteer activities, not work related activities, and are not activities that your employer or the UCCIB Program has oversight for. Go with a good heart, strong legs and a steady hand.

Use common sense – time after time, common sense makes a difference in the care of church property and people.

Raising Money

If you or your organization/church want to raise money to help the victims in a national emergency, do so by reaching out to your Conference, Region or National Church. They have guidelines already established, processes in place, checks and balances to assure of proper collection and distribution. While it is awkward to talk about "wayward funds," sometimes the well-intentioned don't have guidelines, process and checks and balances in place, and unfortunately allegations of mismanagement rise to the surface. Avoid this by giving money through your Conference, Region or National Church settings. It is much safer and a deeper experience to give as a community.

This brief bulletin can not possibly touch on all of the details that might be helpful in time of a natural emergency – almost every situation is different, but there are several excellent organizations that are set up to help time after time. They are: **The American Red Cross:** <http://www.redcross.org> Phone: 202-303-4498
FEMA: Federal Emergency Management Institute: <http://www.fema.org> Phone: 202-566-1600
Centers for Disease Control and Prevention: <http://www.bt.cdc.gov/disasters/commshelters.asp>

**And, of course, Conference, Region and Wider Church settings have resources to help with emergencies and the every day mission work of local congregations.
Reach out!**

Claims Reporting Procedure

To report a claim between 8 am and 5 pm EST weekdays, please call us at

1-800-437-8830

Please have the following information available:

- * Contract Numbers - Property CFTCSSC
306T2149, all others, CFTCSSC-306T2150**
- * Your Church/Organization name, address,
phone & UCCIB ID Number**
- * Date, time, location and description of loss**
- * Names, addresses and telephone numbers
of relevant parties and witnesses**
- * Police Report, if applicable**

NOTE: We will complete a claim report for you and will file your claim. You will receive a phone confirmation within 24 hours of referral. A written confirmation will be mailed to you from the Claims Administrator (CSSC - Constitution State Service Company, owned by Travelers Insurance.)

For 24-hour emergency claims, please call 1-800-832-7839

Caring for insurance needs so the Church can care for those in need

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