

Maintaining your Church Property throughout the COVID-19 disruption.

Dear Pastor and Board,

I hope that you are staying safe and that your Online Service is working well, as you connect with your church members. During these difficult times, we are seeing the Lord work. Pastors are still asking for a Personal Commitment from their viewers. At our church, 12 people emailed in that they made a salvation decision this week.

We are not sure how long these unusual times will last, and this is a good opportunity for churches to promote and support family growth. If you have not updated your protocols for "Connecting Online", Winning Kids Inc. has an excellent [Online Engagement Webinar](#). They provide up to date information on how to best connect with our Youth/Church Members online in a safe, controlled and accountable manner.

During this period, it is common knowledge that most Church Buildings and businesses are empty. It is important that you have a staff member or volunteer responsible for checking and maintaining the property throughout the week.

Last week one of our JDS Insured Ontario Alliance Churches was broken into. They entered in the back door, cut the power and telephone lines, and

proceeded to empty the Church of Sound Equipment, Computers, and other items.

We suggest you check to see that your Church Burglar Alarm has a cell phone back up system in the event of a power outage or cut lines. Your alarm monitoring company can install it in short order to better protect the property. Every Church should have an alarm system with Cell Backup.

Your insurance policy may not respond to a claim if the building is not properly maintained, and could be deemed vacant by your insurance company. It is important to minimize the likelihood of a theft, water or fire claim.

Your Insurance Broker is viewed as an essential service, and you can contact them or ourselves with any questions on security and how to best maintain coverage if the building is not in use.

Feel free to contact us at 1-800-917-SAVE (7283) with any questions and we would be happy to assist you.

Maintaining Your Church Property throughout COVID-19

Here are a few items to consider as properties are closed and may not be used for some time:

Monitoring of Church Property

- Ensure all fire protection equipment continues to be maintained and in working condition. Water flow switches attached to the sprinkler system should be monitored “off-premises” in order to alert the proper authorities for quicker response to prevent fire/water damages.
- Monitored security alarm systems should continue to be operational, as these facilities are becoming targets of theft. Check with your Alarm company that you have a cell backup system in place.
- Refrigeration systems should be checked for stock spoilage, where applicable.
- Check all doors and check for water damage.
- Frequent visits (preferably daily, but a few times a week) to the property should be conducted and documented to ensure combustible debris does not accumulate on the exterior.
- The accumulation of garbage and/or combustible items on the exterior could show that the building is not being maintained, and be an attractive theft target for unwanted visitors. People know that churches are closed.

- Continue to keep the exterior illuminated to include entrances and office light timers are a good idea.
- See the attached link to one of our carriers [Building Check List](#) that provides a list of items to check.

Please see the following link on [Measures to Protect your Property](#) with a more exhaustive list of areas to inspect and things to consider when your church building is not being used each week

As we all work together over these next week to work and live using social distancing, we trust that God will continue Bless You and your Church Family.

Maintaining a positive relationship with all of your church goes, with phone calls and personal emails, or online engagement, is very important.

For more information on Church Insurance, Maintaining your Church Facility during this unusual time, or updating your Church Policies and Procedures, feel free to contact the insurance professionals at J D Smith Insurance Brokers Inc.

God Bless!

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www.JDSmithInsurance.com

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