



# KEEP YOUR PROPERTIES MAINTAINED

It would take more fingers than I have on my hand to count the times our entities have either asked whether ARM will cover a worn out roof or were surprised to find that on a legitimate loss, ARM doesn't cover all the old, worn portions of a building in connection with the exposed areas.

If ARM had to pay for all worn roofs, they'd go out of business— **this is not how any property insurance works**. ARM *will not cover structure damage due to wear-and-tear/negligence*. A covered loss is a specific event such as a fire, theft, or storm. It's the entity's job to make sure things like roofs are maintained and well-kept. If you see a leaky spot on a ceiling, the last thing you want to do is paint over it and forget about it. This is a huge, red flag that something is wrong and needs to be repaired. Especially when it comes to water damage, things can be tricky and not keeping up on maintenance can lead to much larger problems in the future such as mold (which, by-the-way, **ARM will not cover abatement in the event the moldy areas are legitimately damaged by a covered loss**) and dry rot.

I know how much we hate to spend money, but a little bit of money spent now on maintenance will prevent a lot more money being spent in the future. Treat the buildings dedicated to the Lord as you should the temple of your body and reap the rewards in taking good care of them.

*"The status-quo habits for 'grandfathered' vulnerabilities do not legitimize them." Stephane Nappo*



It's starting to seem that in northern California, there are two main seasons: the cooler and a little wetter season and Armageddon season, referring, of course, to the smoke-filled skies and barely-visible, hazy, deep reddish sun. While there may not be much we can do to keep wildfires raging near your neighborhood, there are things (in connection with prayer) that we can do to perhaps minimize damage or, at least, increase the time of escape if need be.

Download the wildfire best practices guide here:  
<https://nccsda.com/risk-management/prevention/>



## Adventist Risk Management's Website: Goldmine of Safety Resources

If you didn't know, ARM has a website that is a goldmine rich with safety information for churches, schools, and other ministries. If you haven't done so, visit [www.adventistrisk.org](http://www.adventistrisk.org). Here you will find information about ARM's 2021 initiatives (listed below) as well as resources for your safety officer and team under the "Safety Resources" heading. Please pass this onto your safety officer, as well.

## CYBER-CRIMES ARE RAMPANT

Cyber-attacks are becoming not just more frequent in the world, but here in the NCC. One of our entities have been hit with ransomware as well as numerous cases of email hacking scams where the cyber-criminal poses as a director/administrator, requesting gift cards be purchased and sent to them. I wish I could say that their efforts were always thwarted, but it's not the reality. Make sure to train all your cohorts to not click on strange links randomly sent even from people they know. And always verify any requests for any cash exchanges via something like a phone call. If you have need any more info, feel free to contact our **IT department** and let us know right away if you get hit with something like ransomware.

BE BLESSED! JEFFREY MAXWELL, NCC RISK MANAGEMENT DIRECTOR

QUESTIONS?



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nccsda.com/risk-management



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