



# THE WORLD IS BLOOMING

**As it seems much of the world has been locked down over the past year, it's good to see things opening back up like the blossoms in Spring time, praise God!** With all the challenges of the office move and the events of the prior year behind us, Risk Management is dusting off its newsletter press to start rolling out to you quarterly news once again. Expect to see this newsletter more consistently in the near future.

## 2021 Risk Management Initiatives

Every year, the NAD/ARM puts out new initiatives on things to focus on. Here are 2021's initiatives:

**Risk Management for Pastors** – Increased focus on pastoral training in safety

**Risk Management for Safety Officers** – Increased focus on designating and training safety officers

**15-passenger Van Prohibition/Removal** – Back in 2017, the NCC sent out a memo to every entity clearly stating that no entity is to either possess, use, or borrow 15-passenger vans under any circumstances. It's probably about time for us to send out a clear and stark reminder on this prohibition.

**If you would like further info on any of these initiatives, please visit [www.adventistrisk.org](http://www.adventistrisk.org) or contact us.**



### 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.



### WHEN OBTAINING AUTOS

When obtaining an auto—either through purchasing or being gifted—there may be a question on the title transfer. The title should be in the name of the entity (not the NCC) as well as the **address of the entity (please not the NCC's office address)**. The only thing that should be in the name/address of the NCC is the lien holder info. According to an ancient NCC policy, the NCC office is also to receive and house the title. Also, it's very important that autos be placed on the NCC auto policy due to gaps in coverage for more serious claims. Unless your church/school has about \$2 million laying around ready to be given away (amount of exposure for liability—and claims do get that large), I'd recommend making sure your autos are not under a different policy.

### NO FLOOD/EARTHQUAKE COVERAGE

It's probably about time we remind all our entities that our property coverage excludes flood and "movement of earth" losses. We've had numerous requests for quotes on premiums in the past but nobody has ever accepted due likely to their notoriously high premiums and deductibles (% of building value versus flat amount).

If your church/school would like to reconsider and obtain a quote, simply contact us to do so.

### FUN WITH FENCES

Okay, not that fun, but just in case you didn't know, fences are only covered by property insurance if it meets either of these two criteria:

1. It's connected to a building listed on the policy
2. It's an item separately scheduled on the policy

If you're wondering whether your entity's fence is covered or not while clearly not being connected structurally to a building, it most likely is not. Contact us if you'd like to schedule it or have further questions.

BE BLESSED! JEFFREY MAXWELL, NCC RISK MANAGEMENT DIRECTOR

### QUESTIONS?



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