

Risk

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Repair/remodeling plans keep camps operating smoothly

As your camp prepares for winter shutdown — or a slower pace — it's a good time to tackle repair and remodeling tasks.

Determine needs

What needs to be done? These steps can help you decide.

Take stock — "Step back and ask if you're meeting your mission and are financially viable," said Jody Oates, principal consultant at Kaleidoscope, a camp planning and consulting firm in Westerville, Ohio. "Use this as a starting point to prioritize camp repairs and enhancements."

Evaluate accident/incident reports — "These are an excellent way to uncover trends and determine facility problem areas," said Wynne Whyman, MA, MSS, president of Lodgepole Software by Callippe, a site/facility software provider located near Denver, Colo.

Do a walkaround of buildings and grounds — Visit every structure and walk your entire property. Use a comprehensive checklist to ensure nothing is missed. "Administrative and facility staff should work together because each will bring a different perspective," Whyman said. "This joint understanding helps you do a better job prioritizing and provides information to take to your board."

Get input — Use evaluations and surveys to connect with everyone from counselors, maintenance, kitchen staff, administration and board members to parents and campers. "You might be surprised at what good insights your kids offer!" Whyman said.

Plan your projects

The off-season is a good time for projects that aren't easily done with campers on-site like roof repairs, updates to living spaces, landscaping, erosion control, road maintenance and trail cutting.

"If facilities remain in use throughout a project, work will need to be scheduled accordingly and will likely take longer," Oates said.

Recognize that bigger projects can't typically be handled in one noncamper period. "Cash flow and weather are just two elements that can play a pivotal role in when ground is broken," said Rick Stryker,

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Risk Reporter talks with Gary Forster, an author and camp consultant headquartered in Bradenton, Fla.

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a professional engineer with Camp Facilities Consulting in Dingmans Ferry, Pa.

For camps in cold-weather climates, judicious fall preparation can help ensure you're ready to tackle projects once the snow melts. "Complete your field survey work — which is best done when vegetation isn't an issue — and get your permits early to minimize surprises," Stryker suggested. "If you're considering a renovation to an existing building, start one year before you want to be in the building."

Time to remodel/build?

"Too many times a camp decides that a new or better facility is the solution to all its problems, and that's often far from true," Whyman said. "New construction has to be a deliberate, well-informed decision that involves all key constituents."

Define your project — Articulate exactly what's driving the project and what you hope to accomplish. Do you need more indoor space when it's raining? Facilities for specialized activities? Better land optimization? "If you can't capture your goals in writing, you don't have a handle on what you need, and you'll struggle to do the job well," Whyman cautioned.

Consider hiring an expert — Most camps will benefit from hiring a professional to handle new construction or major remodels — and, sometimes, even for minor remodels. "As I've often said, if you start a project thinking 'How hard can it be?,' you're already in over your head," Stryker said.

"Anytime you're improving quality or adding capacity, you're likely to deal with code implications, and your project will benefit from professional oversight," Oates said.

Look for a resource with extensive camp experience and a track record of success. Your contractor should have proven technical skills, appropriate licensing and knowledge of your state's regulations. Require the contractor to provide a written, understandable schedule with identifiable milestones that correspond with their pay requests and make sure that infrastructure costs are identified.

Don't let a limited budget stop you from using a professional. "Inexperienced people often learn as they go, costing time and money along the way that's often several times more than they would have spent allowing a professional to guide them through the process," Stryker warned.

"Plus, an outsider will bring a fresh perspective — they might notice something that people who are intimately familiar

with your camp no longer see or have new ideas for solving a problem," Oates said.

Assign a point person from your staff. Even if you're dealing with a professional contractor, you should select and empower a single individual from your team to help coordinate scheduling, get approvals and address any staff and facility concerns.

Manage your risk — Builders' risk insurance is needed anytime you construct a new building or add onto an existing one — regardless of who's doing the actual work. Not sure if your project warrants extra insurance? Be safe not sorry and call your insurance agent. "Small projects sometimes morph into bigger ones, and your agent can help you understand the tipping point when additional coverage makes sense," said Linda Holzem, an underwriter for camps at Church Mutual.

"Have the contractor sign a construction contract generated by your attorney — not theirs," Stryker recommended. "Your insurance agent and your attorney should work together to delineate responsibilities, assign risk where possible and manage that which remains."

The contract should include the amount of insurance that the contractor is required to carry to cover any losses during construction, ensure that the project doesn't run afoul of land management rules and spell out who is responsible for site security and safety.

Put a checks-and-balances system into place —

"Contractor management isn't a typical skill set for a camp administrator," Whyman said. "If you have a fairly sizable project, hire an independent project manager — someone who is not from the construction company — to oversee it. It's worth the extra expense to avoid problems during the project."

Project funding

It can often be a challenge to fund maintenance projects. "It's easier to get donors to contribute to projects they perceive as changing a child's life — they're a lot less excited about helping to pay for your HVAC," Oates said.

Options to address this can include an endowment fund for ongoing maintenance, charging adequate user fees or capital fundraising projects for these items.

Be willing to take a new direction

"Don't default to a one-to-one replacement of what you already have," Oates said. "There may be a much better solution that you haven't thought of. Camps have to be changing, dynamic places."





Managing Your Risks

A concerning trend in theft

Most crimes involve the elements of motive and opportunity. When it comes to the theft of copper, the motive part is the high dollar value that people can get for selling copper to scrap recyclers. Recently, the value of scrap copper has been in the \$3 to \$4 range per pound.

The second element involves the opportunity to steal copper from easy targets without being detected. That's where religious organizations, including camps, leave themselves vulnerable to theft. Copper thefts involve such things as copper pipes and wires being ripped or cut out of closed or unlocked buildings, copper gutters and downspouts taken off of buildings and unprotected air conditioning (AC) units stolen or dismantled.

A review of Church Mutual's customer claims in 2011 revealed that over \$15.2 million in theft losses were mainly associated with the following (by percentage of claim dollars paid):

- Tools and equipment — 4 percent
- Money and securities — 8 percent
- Computers and electronic equipment — 10 percent
- Copper — 70 percent

Oftentimes, the dollar losses associated with copper thefts involved significant damage inflicted on the property as a result of the copper being forcefully removed. Looking into these copper thefts in more detail, we found that 93 percent of the claim dollars for copper thefts involved AC units.

Since copper continues to be a main target of thieves, camps must take protective measures to help ensure they do not become the next victim. For a list of tips for preventing copper theft at your camp, see the Seasonal Spotlight.

Edward A. Steele
Risk Control Manager

- **For more information** on preventing copper theft, visit www.churchmutual.com and click on "Safety Resources."



Seasonal Spotlight **Fall**

Copper theft

Ripped-out air conditioning (AC) units, smashed walls and downed power wires. For too many Church Mutual customers, these signs of copper theft were an unpleasant "welcome back" last spring. As copper prices have soared in the last two years, so have problems with theft. According to advocacy group The Coalition Against Copper Theft, copper wire thefts cost the U.S. nearly \$1 billion annually, and Church Mutual customers had roughly \$10 million in copper-related losses last year.

"Unoccupied camps are highly vulnerable," said David Uppena, an underwriter for camps at Church Mutual. "If thieves get access to a building, they can cause a huge amount of damage ripping apart walls to access pipes and wiring, and with enough damage, you might not be able to open some or all of your camp."

Copper wire is widely seen as an "easy score," and few states have the legislation in place to require source documentation at scrap yards. Until it becomes harder to sell stolen wire, camps will need to defend their property. Uppena recommended the following:

Walk around your camp — Before shutdown, have staff from a variety of departments conduct weekly inspections to determine site and building access points.

Install motion-detector lights — Although these might not be that helpful at camps with remote locations, they could be enough to startle and scare off a would-be thief.

Limit access to the property and structures — Lock buildings and make it difficult to get onto camp grounds. A gate or log across the entry road can be a good deterrent — as long as you don't block fire department access!

Plan camp inspections on a staggered schedule — During shutdown, hire a caretaker to visit periodically. "Don't get too predictable," Uppena cautioned. Ask the local police department to swing through occasionally.

Install AC cages — According to Uppena, a large percentage of Church Mutual customers' losses are AC-related. Lang Lewis, manager of administration for Property Armor, a manufacturer of AC cages located in Jacksonville, Fla., recommends that cages be made out of angled iron — which has a 90-degree configuration — and covered with a metal grating. "Choose a cage with metal that's at least 1/8" thick — this will stop a bolt cutter and slow down someone working with a saw — and pick a size that covers the entire unit to prevent vandalism or stop a curious child from sticking their fingers in the unit," said Lewis.

The price tag for these cages typically runs in the \$200 to \$475 range, a huge savings over the \$5,000 to \$10,000 cost of a new AC unit.

Q | A

A Perspective

Whether winter in your part of the country means 20 below zero and 100+ inches of snow or temperatures that barely dip below freezing, no camp can afford to ignore the potential toll the coldest months can take on its facilities. If your camp shuts down over the winter, these tips from Gary Forster, an author and camp consultant headquartered in Bradenton, Fla., will help you prepare for Mother Nature's worst.



Risk Reporter: What are some of the most critical issues with water?

Gary Forster: Water management is one of the most important and challenging issues. Start by shutting off the water — ideally, both above- and below-ground. If you can't shut it off underground, use heat tape or insulation to protect the pipes. Be careful with heat tape — used incorrectly, it can be a fire risk. Go to each sink and toilet, drain every drop out of the line, blow it out with an air compressor and close it. Removing the water is critical — you'd be amazed at how many places it can hide. Do this as a two-person job, and it will go much more smoothly. People often forget the supply line at their sinks and toilets. To avoid that, buy plastic supply lines. They're easy to remove/reinstall and cost about \$5 at the hardware store. Cover clean sinks and toilets with plastic food wrap to keep out debris.

Risk Reporter: You stressed shutting things down at the source.

Gary Forster: As you're closing your camp for the winter, unplug everything and turn power off at the breaker to avoid damage during a power surge. Pull batteries out of the thermostats. Leave notes for the spring so people know an item isn't broken — it's just missing its power source.

Risk Reporter: It can be hard to keep rodents out of camp buildings. Any suggestions?

Gary Forster: Block entry as much as you can but know that rodents can enter through small openings. Make your buildings uninviting. Do a thorough cleaning to eliminate food residue. Stack your mattresses on edge in one room and cover them to discourage nesting. Use poison or traps to get rid of any rodents that do get in but keep a list of exactly where you've placed these so they aren't left for campers.

Risk Reporter: What about roofs and gutters?

Gary Forster: Do a cleaning in late fall after the last leaves are down. If no one is on-site, hire someone to come in for the day. If you don't clean your roof and gutters, you run a high risk of damage.

Risk Reporter: We talked about having the right people handling these tasks.

Gary Forster: Expertise and temperament are critical. For tasks like water shutdown, you need someone who knows what they're doing, or you could come back to a disaster. If you don't have the skills and experience on your staff, hire a professional or get training. For repetitive tasks — for instance shutting up camper rooms — I find that the housekeeping staff is your best bet. They're accustomed to working from a list and cleaning in a methodical way. You can rely on them to be consistent and thorough.