

SECTION II

RISK MANAGEMENT POLICIES AND GUIDELINES

- 1. CONTRACTS/CERTIFICATES OF INSURANCE**
- 2. VEHICLE SAFETY; 10-15 PASSENGER VANS**
- 3. CHILD PROTECTION & SEXUAL MISCONDUCT POLICIES**
- 4. PICNICS/ PARISH FESTIVALS/ SPECIAL EVENTS**
- 5. FOOD SERVICE GUIDELINES**
- 6. FINANCIAL CONTROL GUIDELINES**

PART 1 - CONTRACTS/CERTIFICATES OF INSURANCE

A. CONTRACTS

Whenever a Parish/Location enters into a contract of any kind with a third party, certain liabilities arise. Therefore, it is important that any contract be reviewed by a qualified attorney and/or the Claims/Risk Manager at Catholic Mutual.

Regardless of the purpose of the contract (building lease, construction, maintenance, et al), there are **two** provisions which should be included: a *Hold Harmless/Indemnity* clause, and an *Insurance* clause. The Hold Harmless/Indemnity clause should provide that the Parish/location is held harmless by the other party for any claims for injury or damage arising out of the other party's activities. The indemnity provision should clearly state that the other party will indemnify the Parish/location in the event that the Parish/location has to pay damages.

In order to strengthen and support the Hold Harmless/Indemnity clause, there must also be an Insurance clause. The language in this clause should clearly state that the other party will carry liability insurance which will protect both parties against the liabilities involved. The requirement for a Certificate of Insurance should be included in this clause. Specific information on Certificates of Insurance is contained in the next section.

The most common types of contracts that a Parish/Location encounters include the following:

1) **LEASE OF PARISH BUILDINGS**

If a parish-owned building is rented or leased to a third party (e.g., public school, social agency, etc.), a written Lease or Rental Agreement is required. A copy of this document is to be sent to the Chancery and the Catholic Mutual Office for review and approval.

2) **RENTAL/USE OF PARISH FACILITIES**

If parish facilities (halls, gyms, athletic fields) are rented or loaned to outside organizations on a regular basis, a *written* agreement should be used. A copy of an approved **Agreement Form** is enclosed in Section III of this Handbook. A copy of the completed Agreement Form should be sent to the Catholic Mutual Office.

A **Hall Use/Rental** form appropriate for use for small private events (weddings, anniversaries, etc.) is enclosed in Section III. These forms may be used in conjunction with existing written agreements (rules & regulations, rental fees, etc.).

Renters/users who do not have their own liability insurance should be required to purchase **Special Events Liability Coverage**. See Section III for more information.

3) OUTSIDE CONTRACTORS & SERVICES

Commercial enterprises operating on parish/Diocesan property, such as amusement ride operators, food service companies, building cleaning services, etc., should be governed by a written contract. Care should be taken to ensure that the contract requires the Contractor to assume liability for all loss and damage resulting from its operations.

Frequently, contracts provided by outside service providers contain language which exempts them from liability, or even shifts liability for their negligent actions to the Parish/location. **Therefore, it is important to send a copy of this type of contract to the Catholic Mutual Office for review.**

4) BUILDING CONSTRUCTION AND REPAIRS

New construction, building additions and major repairs are governed by the Diocesan Building Commission. Refer to the Construction and Renovation Policy Manual for specific information.

Whenever construction or repairs in excess of \$5,000 is performed at a Parish/location, a written contract should be used. There is a variety of construction contracts, from simple one-page agreements, to multi-volume project manuals. The Construction and Renovation Policy Manual provides specific requirements for various levels of project costs, and should be consulted for specific information.

A frequently used clause in construction contracts is entitled **Waiver of Subrogation**. The effect of this waiver is that the contractor is held harmless from liability for damage caused by the contractor's negligence. These clauses should be eliminated from contracts involving Diocesan locations.

B. CERTIFICATES OF INSURANCE

Whenever a Parish/location enters into a contract, there is usually a requirement for a Certificate of Insurance for one or both parties. The Certificate of Insurance verifies that the parties have the required insurance coverage as stated in the contract.

The most common situations involving Certificates of Insurance that are required by this Risk Management policy are as follows:

1) LEASE OF PARISH BUILDINGS

The tenant must provide a **Certificate of Insurance** verifying that they have Comprehensive General Liability insurance coverage, with minimum limits of \$500,000. The Certificate must name the Parish/Location and the Diocese of Belleville as Additional Insureds.

2) RENTAL/USE OF PARISH FACILITIES

Outside groups or organizations that rent or use parish facilities (halls, gyms, athletic fields, etc.) must provide a **Certificate of Insurance** verifying that they have Comprehensive General Liability insurance coverage, with minimum limits of \$500,000. The Certificate must name the Parish/Location and the Diocese of Belleville as Additional Insureds. Copies of this Certificate are to be sent to the Chancery and the Catholic Mutual Office.

For use of halls for weddings, showers, private parties, and other non-parish social events, the responsible individual must provide proof of liability insurance. A copy of the user's *Homeowners Insurance Policy* provided to the parish will satisfy this requirement.

If the renter (group or individual) does NOT have liability insurance, they should be required to purchase **Special Events Liability Coverage** (See Section III).

3) OUTSIDE CONTRACTORS & SERVICES

Commercial enterprises operating on parish/Diocesan property, such as amusement ride operators, food service companies, building cleaning services, etc., must provide a **Certificate of Insurance**. Contractors should have a minimum of \$1,000,000.00 general liability coverage, and State-required Workers Compensation Insurance. Both the Parish/location and the Diocese should be named as additional insureds. Copies of Certificates are to be sent to the Chancery and the Catholic Mutual Office.

4) BUILDING CONSTRUCTION AND REPAIRS

Contractors working on a location property must furnish a **Certificate of Insurance**, verifying that they are insured for both General Liability and Worker's Compensation. In addition, the Diocese and parish must be named as Additional Insureds. Certificates are to be sent to the Chancery and Catholic Mutual offices before the planned work begins.

Specific **Insurance Requirements** for contractors' insurance and bonding are contained in Section III. Please refer to these requirements before beginning a construction project.

5) USE OF NON-OWNED PREMISES BY A PARISH/LOCATION

Sponsored activities often take place at locations owned by a third party. Examples of such activities include parish-sponsored food booths at community festivals; school or youth groups participating in events at other facilities.

Occasionally, a written agreement or contract is involved, and the third party requires that they be insured by the parish/location liability coverage.

Catholic Mutual Group may issue Certificates of Coverage for off-premises activities, subject to the following requirements:

- A) a minimum of **two weeks notice** must be given to Catholic Mutual;
- B) a copy of any written contract or agreement with the third party must be sent to Catholic Mutual for review before the Certificate can be issued

NOTE: *It is extremely important that the above procedures be followed. The purpose of reviewing written contracts and agreements is to prevent inadvertent exposure to liability situations over which the Diocese has no control, and for which there may be no coverage.*

PART 2 - VEHICLE SAFETY POLICY

PREFACE

The Diocese of Belleville recognizes that an important element in an effective Loss Control Program is the safe operation and maintenance of all Parish/Diocesan-owned vehicles. All personnel who operate motor vehicles are expected to follow safe driving practices. In addition, all vehicles need to be properly maintained, and adequate records must be kept in this regard.

Therefore, this Vehicle Safety Policy is being instituted in order to promote the education of losses associated with the operation of motor vehicles in the Diocese.

With regard to the use of 10 to 15 passenger vans, the Diocese has adopted a policy prohibiting the use of these vehicles for transporting any passengers, regardless of age. Recent studies have shown that these types of vehicles present an increased risk of injury from collision and rollover accidents. Accordingly, transporting of passengers should be done only in vehicles specifically designed for passenger usage, i.e., busses, minivans and passenger autos.

I. DRIVER REQUIREMENTS

Any person who operates a Parish/Diocesan-owned vehicle must be at least 18 years old and have a valid driver's license. In addition, persons who operate school or church buses or other vehicles for transporting children or senior citizens, must comply with the Special License Requirements of the State of Illinois for these vehicles. The Diocese shall periodically obtain copies of Motor Vehicle Records of persons who operate these types of vehicles.

School bus drivers must have the correct Illinois drivers license classification, which is determined by the registered gross weight of the bus. The Illinois State Board of Education regulates school bus drivers. Therefore, every person who operates a Diocesan school bus must be familiar with the rules set forth by the Board of Education.

All drivers should be in good general health. In particular, drivers must meet the vision requirements as set forth by the State of Illinois. Under no circumstances shall a driver operate a vehicle while under the influence of alcohol or drugs.

Drivers are required to be familiar with and obey state and local traffic laws. The use of seat belts by drivers and front seat passengers is required by Illinois law, and persons driving vehicles on Parish/Diocesan business are expected to comply with this law.

II. VEHICLE MAINTENANCE

All Parish/Diocesan-owned vehicles must be maintained in accordance with manufacturer's recommendations. This includes preventive maintenance procedures such as oil and fluid changes, filter replacement, engine tune-up, checking of tires, brakes, cooling system, and other components that are subject to periodic maintenance. Records of all work performed, including dates and mileage, should be kept with the vehicle.

Each vehicle should be inspected by the driver prior to operation. Any defects found must be reported to the pastor/administrator, and immediate steps should be taken to correct the defects. Under no circumstances should a defective vehicle be driven on Diocesan business.

III. ACCIDENT REPORTING

If a Parish/Diocesan-owned vehicle is involved in an accident, the driver must follow the procedures as set forth in the Diocesan Risk Management Handbook. These procedures include:

- 1) render first aid to any injured person;
- 2) notify police of the accident;
- 3) exchange driver information;
- 4) make no statements concerning fault or liability;
- 5) preserve physical evidence;
- 6) complete a Statement of Driver form (provided with R.M. Handbook), and submit the form to the Finance Office;
- 7) notify the Diocesan auto insurer.

Diocese of Belleville 10 to 15 Passenger Van Policy June 30, 2001

The Diocese of Belleville has adopted the following policy governing the purchasing and usage of 10 to 15 passenger vans. The policy should be in place as soon as possible and implemented by January 1, 2002.

- New or used 10 to 15 passenger vans should not be purchased or leased (including short-term leases) for the purpose of transporting passengers.
- Any 10 to 15 passenger van cannot be used to transport passengers to or from any school, parish, agency or diocesan function
- Seats cannot be removed from a 10 to 15 passenger van to reduce capacity. Also, transporting nine or fewer passengers in a 10 to 15 passenger van is not permitted.
- Mini vans designed for passenger transport can continue to be used for parish, school, agency or diocesan functions.
- The transportation of passengers should be accomplished only by use of school buses that meet Federal safety standards.

PART 3 – CHILD PROTECTION & SEXUAL MISCONDUCT POLICIES

The Diocese of Belleville adopted a Child Protection Policy in July 2003. All employees and volunteers must be in compliance with the Policy. Employees will complete an Employment Application, undergo various types of background checks, attend an Initial Child Protection Policy Training, as well as attend annual refresher course trainings throughout their employment.

The Child Protection Policy is given to each employee and volunteer at the Initial Child Protection Policy Training session. The Policy is also located on the Diocesan website (www.diobelle.org).

Volunteers constitute an important element of parish life. Parishioners are encouraged to give freely of their time for various tasks that would otherwise remain undone, or would be extremely costly to a parish. Volunteers who come into contact with children more than one day a month are required to comply with the Child Protection Policy. Background information should be obtained from all volunteers who work with children. This includes teachers, coaches, field trip drivers, chaperones, or anyone who has regular contact with children.

Procedures for obtaining background information can be found in **Section 3** of the Child Protection Policy.

For additional information, contact the Director of Child Protection Services (phone (618) 212-0050, Ext. 104).

**POLICY STATEMENT & CODE OF CONDUCT
OF THE
DIOCESE OF BELLEVILLE**

Diocesan clergy, religious personnel, lay employees and volunteers of the Diocese of Belleville, while performing services for the Church, shall not engage in sexual conduct that is unlawful or harmful and contrary to the moral instructions, doctrines and canon law of the Catholic Church. Such conduct is contrary to Christian principles and is outside the scope of the duties and/or employment of all personnel or volunteers of the Diocese.

Employees and/or volunteers must comply with all relevant state and federal laws, including:

- the Illinois Abused and Neglected Child Reporting Act

- the laws prohibiting sexual harassment in the work place. Sexual harassment includes but is not limited to slurs, jokes, sexual advances, requests for sexual favors and all verbal, graphic or physical conduct of a sexual nature.

Any employee or volunteer of the Diocese of Belleville who suspects an incident of any sexual misconduct by any diocesan clergy, religious personnel, lay employee or volunteer must immediately report such incident to the Vicar General. The matter will be investigated, and where appropriate, disciplinary action will be taken.

Do not assume that the Diocese is aware of any sexual misconduct. It is your responsibility to report incidents of which you know.

CODE OF CONDUCT POLICY

As personnel (as defined in the Child Protection Policy), I certify and voluntarily agree to abide by the following **CODE OF CONDUCT**:

- I will exhibit the highest Christian ethical standards and personal integrity.
- I will conduct myself in a manner that is consistent with the discipline and teachings of the Catholic Church.
- I will provide a professional work environment that is free from physical, psychological, written or verbal intimidation or harassment.
- I will avoid taking unfair advantage of the counseling relationship.
- I will not physically, sexually or emotionally abuse or neglect a child or adult.
- I will report any suspected abuse or neglect of a child to the Child Abuse Hotline 1-800-252-2873 and to the victim assistance coordinator.
- I will accept personal responsibility to protect children from all forms of abuse.

PART 4 – PICNICS/ PARISH FESTIVALS/ SPECIAL EVENTS

PREFACE

A large number of picnics, festivals, liturgical events, and other large gatherings of people take place throughout the Diocese of Belleville. While these special events are important in the life of the Diocese, they can also be a source of accidents causing injury to patrons.

Following are Risk Management Guidelines which are to be reviewed and followed by all Diocesan locations in planning these special events.

RISK MANAGEMENT GUIDELINES FOR PARISH PICNICS & FESTIVALS

The following guidelines are designed to assist Diocesan locations in the planning and management of picnics, festivals and other large social events. They also contain recommendations to reduce or prevent the most common claims associated with these events. Catholic Mutual has much additional information available on specific special event safety issues. Please feel free to contact our office to request additional information or clarification on items discussed in this report.

PLANNING & SUPERVISION

Good planning and supervision is the foundation for holding a successful event. Parishes should have an event chairman who is responsible for communicating all policies and procedures to workers. In addition to an event chairman, each operational area of the event should have a supervisor. It should be the supervisor's responsibility to ensure that workers comply with policies and procedures.

It is highly recommended that parishes develop written guidelines for the operation of their events, and they should be distributed to all supervisors and workers. It has been our experience that most problems occur when policies and procedures are not formalized and communicated. On the other hand, we have found that parishes which utilize and implement a well organized plan tend to have a successful and safe event.

A meeting of all event workers should be held soon before the event so that procedures can be explained and clarified.

SAFETY COORDINATOR

In addition to the event chairman, large parish events should have a designated safety coordinator. The safety coordinator would be responsible for making sure that all of the risk management guidelines and recommendations are met. The safety coordinator would also be responsible for making periodic inspections of the event grounds throughout the event. Any safety hazards that are detected by the safety coordinator can be corrected promptly. It is recommended that the safety coordinator utilize a written log book indicating when the inspections took place during the parish event and the condition of the event grounds during the inspections.

Locations that have utilized an on-site safety coordinator at parish events have been very successful in reducing the number of claims associated with parish events. An on site safety coordinator will also greatly reduce the parish's liability in the event of a loss as it will show that the parish has exercised due diligence in attempting to eliminate safety hazards.

VENDORS' CERTIFICATES OF INSURANCE

A "vendor" is a business or an individual that is hired by the parish to provide an item or service on premises, or to perform a job at the event. The following are examples of vendors that should provide the parish with a certificate of insurance. If the list below omits a particular type of vendor, please do not assume that it is not necessary to get a certificate of insurance from that particular entity.

- * Amusement Ride & Fireworks vendors
- * Game Booth vendors
- * Tent or temporary structure providers
- * Security service companies
- * Bands or entertainers
- * Food vendors

A Certificate of Insurance should be obtained from any vendor that provides a service to a parish event. The Certificate of Insurance should provide at least \$1,000,000 in liability coverage, and must name the parish and the Diocese of Belleville as additional insureds. Certificates of insurance are very important as they assure that the vendors carry their own insurance to protect the parish from risk of loss if an accident occurs as a result of the vendor's negligence.

It has been our experience that many parishes do not get the required insurance documentation from vendors. Another common oversight takes place when a parish obtains a certificate of insurance, but it does not name the parish as an additional insured. It is not enough to just verify that a vendor has liability insurance. The parish must also be named as an additional insured. In addition to naming the parish and the Diocese as additional insureds, the certificate of insurance provided by the vendor should verify that insurance coverage is in effect for the dates of the parish event.

In addition to obtaining a certificate of insurance from a vendor, any formal contract between the vendor and parish should be closely reviewed to make sure that the contract does not have a Waiver of Subrogation, Hold Harmless, or Indemnity Agreement included in the contract. Any of these items should be removed from the contract prior to the parish formalizing the agreement.

PREMISES SAFETY

Most claims associated with picnics and festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the event.

Following are some common physical safety hazards at events, along with suggestions to alleviate the safety hazard and greatly reduce the parish's liability in the event of an accident.

- * Electrical Cords and Hoses - electrical cords and hoses in walkways present a trip hazard at parish events. Vinyl cord and hose protectors should be used to eliminate these hazards. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses or placing orange cones at either end of a cord or hose extending across a walkway identifying its presence.
- * Lighting - as the majority of parish events extend into the evening hours adequate lighting is essential to reduce the risk of an injury caused by poor visibility. The grounds themselves should be well lit, along with parking areas provided by the parish. Temporary lighting should be rented if necessary to insure adequate lighting. All electrical service should be inspected by a licensed electrician prior to being used.
- * Tent Stakes and Ropes - tent stakes and ropes should be marked with colored flags to identify their presence. They should be positioned in such a way that they are not in high traffic areas.
- * Debris on Grounds - many accidents occur when people slip on food or litter on the grounds. Although it is difficult to completely eliminate this problem, there should be plenty of trash receptacles that are periodically emptied to insure that patrons of the events have an area to place litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned during the course of the event. Particular attention should be given to floors in food/drink service areas, where spills frequently occur. Wet floors are a common cause of slip & fall injuries.
- * Seating - injuries commonly occur due to defective chairs, benches and other seating. Prior to the event, all seating and tables should be closely inspected to be sure they are in good repair and are appropriate for their intended use.

SECURITY

Formal security may be necessary if parish events deal with large amounts of money and large crowds. It is recommended that parishes utilize security rental agencies, or hire off-duty local police officers. When hiring private security, be sure to check references and verify that you have hired a reputable company. The event chairperson should review the details of the event with the company so there is a clear understanding of the needs to be served by the company in the areas of money/cash security and crowd control.

When confrontations between persons do occur, allow security personnel to handle the situation. Event workers are not trained to deal with these situations and in many cases can make matters worse. The parish can be held liable in cases where a festival worker attempting to break up a fight inadvertently causes an injury.

MEDICAL SERVICES

As injuries can and do occur at parish events, it is very important that medical services be utilized to respond quickly. This is very important from both a medical and legal standpoint. The type of medical services needed at a parish festival will vary according to the size and type of activities at the event. For small family orientated events, it would be adequate to simply have first aid supplies available in the event of injury. For events ranging from 500 to 1500 people, the event should have a first aid station on event grounds. For events that exceed 1500 people parishes should consider contracting with an outside vendor to provide on-site medical services.

First Aid Stations should be visible and easily detected by an injured person. Stations should be equipped to deal with minor injuries such as cuts, abrasions, and sprains. When a major injury occurs, an ambulance should be called immediately. Whenever medical treatment is provided, it should be documented with a written record. If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Documentation of injuries can be accomplished by completing an Incident Report form provided by Catholic Mutual.

Local police and hospitals should be alerted prior to a large parish event so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the date & hours of the event, number of people anticipated, the types of activities at the event. A contact person should be established at emergency centers and hospitals and lists of 24-hour emergency telephone numbers should be made available to event personnel.

PARKING & TRAFFIC CONTROL

For large events, it is critical that sufficient parking space be planned for in advance. A "rule of thumb" is that there should be one parking space for every 2.5 people expected to attend the event. Parking areas should be clearly marked, and workers should be assigned to direct traffic to and from parking areas in an orderly fashion.

It is important that local police be contacted so that they can provide assistance with the planning and management of traffic. Most police departments are very cooperative in helping with the handling of traffic.

Another area of concern is pedestrian traffic between the parking areas and the event grounds. Measures should be taken to ensure that the walkways are adequate in size, well lighted, and free of physical hazards.

ALCOHOL

Since alcoholic beverages are sold at many events, Parishes should be aware that they are potentially liable for property damage or injuries caused by individuals that became intoxicated at the event. In particular, parishes should be vigilant in preventing the sale of alcohol to minors and intoxicated persons. Below are some recommendations that can reduce the parish's liability in the event of an alcohol related accident.

- * Only responsible bartenders should be allowed to dispense alcoholic beverages.
- * All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while they are working behind the bar.
- * Security personnel should be nearby to assist a bartender who is refusing to serve an intoxicated individual. Arrangements for alternate methods of transportation for individuals too intoxicated to drive should be in place.
- * Identification should be checked to insure that individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 30.
- * For large events, it is highly recommended that alcohol be served only in a secured area (e.g. a fenced beer garden). Security personnel should be placed at all entrances to the area, so that ID's can be checked and removing of alcoholic beverages from the area can be stopped. Those of legal drinking age should be given some form of identification (e.g. wrist bands) so that those serving the beverages can better control distribution.

CASH CONTROL

If your parish event is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with the flow of cash through the event. A good plan should accomplish the following:

- * Cash should be collected from event stands at regular intervals.
- * Groups of three or more individuals should be responsible for the transfer of cash from event stands to a centralized safe.

- * Cash that accumulates at the event's centralized location should be stored in a locked safe that is guarded by security.
- * Cash should always be counted by at least two people.
- * Bank deposits should be made throughout the event. Cash should not be allowed to accumulate in the safe until the completion of the event.
- * When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be changed to eliminate a pattern from developing.

For large events the use of a "ticket system" is recommended to greatly reduce the flow of cash and reduce the risk of theft. Event participants can simply purchase tickets that can be exchanged for rides, food or beverages. The "ticket system" eliminates the exchange of cash at the different sales areas and reduces cash exchange to a limited number of stands that sell tickets.

CLAIM PROCEDURES

When an accident occurs, an Incident Report should be filled out and forwarded to Catholic Mutual Group on the next working day. The written report should include an in depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of witnesses.

In addition to completing the written Incident Report, please be sure to telephone Catholic Mutual's office as soon as possible to report the incident. This is particularly important in the event of a serious injury.

It is often difficult to reconstruct how an accident happened or how the premises appeared at the time of the accident. For this reason, the event safety coordinator should photograph the accident scene to preserve how the site actually appeared.

In all situations, no commitments should be made to injured persons or their medical care providers with regard to payment of medical expenses. This will be handled by Catholic Mutual, and any inquiries regarding payment of bills should be referred to our office.

ADDITIONAL INFORMATION

Catholic Mutual has published a Special Events Risk Management Manual, which contains much detailed information concerning the above described topics. You are welcome to call our office and request specific information.

PART 5 - FOOD SERVICE GUIDELINES

Storage and Preparation

- Refrigerators should be kept at 40 degrees or cooler. Freezers should be kept at 0 degrees. Raw meat and poultry should be refrigerated as soon as possible after purchasing or receiving. At the grocery store or deli, keep raw meats and poultry separated from other perishables. Never thaw frozen meat and poultry on the kitchen counter. Thaw them in the refrigerator. If in a hurry, thaw in a bag under cold running water. If a microwave is used for thawing, the food should be immediately cooked. Always refrigerate when marinating food.
- Canned goods should be stored in a cool, dry area and should be free of cracks, dents, and bulging.
- Cooked or prepared food requiring refrigeration should never be left unrefrigerated for more than two hours. In a warm environment, food should sit out no longer than one hour. Refrigerate or freeze cooked/prepared foods in shallow containers rather than deep containers.
- Refrigeration and freezing does not kill bacteria on food which sat out too long and has started to spoil. **When in doubt, throw it out.**

Contamination Prevention

- Inspect the food to see if there are any signs of contamination or spoilage. Fish, poultry, fruits, and vegetables should be thoroughly washed/rinsed.
- Always wash your hands with soap prior to handling and preparing food. You should also rewash your hands prior to preparing another type of food or when using a new knife/utensil.
- Raw meats, fish, and poultry should be cut on an acrylic cutting board, not wood. Use a wood cutting board for fruits and vegetables only.
- Never serve food on a plate or platter which raw meat, fish, or poultry was cut or prepared upon.
- Never let raw meat, fish, and poultry or their juices come in contact with other foods.
- If the work area was cleaned with a dishcloth, always immediately switch to a clean one or use disposable paper towels.

- After cleaning utensils and work areas, an additional measure is to sanitize. This can be done using 2 to 3 teaspoons of household bleach in one quart of water, then thoroughly rinsing with cold water.
- Always cook food thoroughly. Only thorough cooking destroys bacteria. Thermometers are recommended to determine if the internal temperature of the food you are cooking has reached a safe temperature. Internal temperatures should reach 160 degrees. If the food includes poultry, the temperature should reach 185 degrees.
- If serving foods for an extended period, hot foods should be kept above 140 degrees and cold foods below 40 degrees.

PART 6 - FINANCIAL CONTROL GUIDELINES

The financial control guidelines outlined below are recommended to all parishes and institutions. These guidelines are not intended as an all-inclusive money-handling guide, and some may not be applicable to a particular location. However, most of the following procedures can be easily implemented.

Cash receipts

- From receipt to deposit, all monies, whether cash or checks, should be handled by at least two people. No one person should perform accounting functions that are not subject to regular, systematic verifications.
- All checks received should be immediately endorsed to the appropriate church, school, or other designated account. A self-inking endorsement stamp can be obtained for this purpose.
- Receipt totals should be prepared independently from separate accounts of the receipts. These totals should be signed by the money handlers to affirm accuracy and to provide accountability. The totals should then be compared to verify that the amounts are the same.
- Of the two totals, one should be turned over to an account-recording individual who will enter it into the records. The second tally should be used to prepare the bank deposit. Again, this function is handled by someone independent of the accounting function.
- A comparison of the cash receipts total against the bank deposit slip should be made by an individual who does not have access to the cash receipts.
- Cash withdrawals from deposits should not be allowed. Additionally, church money should never be taken home by anyone.
- Collection records should be compared from week to week and against the same week of the previous year.
- All regular money handlers should be bonded after a careful background check has been completed. In requiring a background check of all prospective money handlers, no one individual will be embarrassed by being singled out for special scrutiny.

Safeguarding of assets

- Keep blank checks locked in a secure place.
- Deposit all cash in the bank the same day that they are received. Night depositories make daily deposits more convenient.
- Limit the authorized check signers to appropriate personnel and never sign a blank check before it is issued.
- The general ledger and subsidiary ledgers, whether manual or computerized, should be accessible only to authorized individuals and should be kept in locked, fireproof locations at night.
- Consideration should be given for offsite storage of computer records, including program software.
- Financial records should be audited yearly to look for discrepancies and suggest better means of internal controls.

While fidelity bond coverage is a valuable resource once a loss has occurred, fidelity coverage protects only against acts of fraud by salaried employees. However, all of the previous recommended controls in the area of cash receipts and assets protection apply equally to all employees, whether salaried or volunteer.

Diocesan institutions must protect all assets. Esteem, confidence, and trust are valuable and they are as worthy of protection as money. Considering the loss of any of these assets, it is well worth an organization's efforts to implement as many of these controls as possible.