



AllChurches Bureau

Loss Prevention Checklists



Foreword

ALLCHURCHES BUREAU comprises representatives from ten denominations of the Christian churches in New Zealand. The AllChurches Bureau first met as an independent body in 1999.

Members meet regularly to monitor a range of risk management issues and concerns affecting all the churches, often in response to central government and local territorial authority policies and legislation. Insurance is a key component of the work.

Denominations currently included in AllChurches are the ACTS Churches, Anglican, Baptist, Catholic, Christian Churches NZ, Congregational, Elim, Lutheran, Methodist and Presbyterian.

The loss Prevention Check Lists have been professionally designed to assist parishes in better practice and management of property audit and daily maintenance and to identify areas that may present risk.



Comments and Explanations

INTRODUCTION

The AllChurches Bureau has produced this Audit system for use by its members.

AllChurches would welcome constructive comment and suggestions for improvement. Please send them to kgghales@xtra.co.nz.

The Check List audit should be done at least annually and copied to

The various subject checks may be done by separate individuals.

Embarking on the use of this check list system and its supporting discipline must first have the endorsement and support of the Parish or other controlling body.

This audit system is property focused, and does not include check lists for Occupational Health and Safety compliance.

RATIONALE FOR THIS SYSTEM

Events that result in loss or damage, or legal liabilities, and the flow-on interruption effects can happen at any time. However, many events can be reduced in both occurrence and cost if preventative action is taken, often through simple changes in procedures and with no capital cost.

AllChurches believes that it is good economic sense to prevent losses from happening, to reduce potential loss cost and to consequently avoid the inconvenience of a loss and the cost of the insurance excess.

These Check Lists are offered as a practical tool to enable you to audit the performance of your loss prevention systems. They may also serve as a prompt to consider other practical actions that might help prevent loss.

Remember that, although most events that cause loss or damage will be insured, insurance is an expensive commodity and increasing numbers of claims will make it even more costly.

CHECK LISTS COMPLETION

Answer each question Yes or No or N/A.

The Check List should be completed over a maximum of one week.

If the answer is Yes put a tick in the Yes box. This will indicate that the issue has been audited by you, that you are satisfied and no action needs to be taken.

If the answer is a qualified Yes or a No tick the No box. You will then describe in the blank space below what is wrong and how, by whom and by when it is planned to correct it.

When the Check List is complete it should be passed/copied to your Parish Council or National Body for their information and to inform them of any further action that may need to be taken.



Comments and Explanations cont.

PARISH ISSUES

When the Check Lists are completed you should ensure that whatever recommendations are made are followed up and action is taken so that the issue is signed off and completed in a timely manner.

OTHER ISSUES FOR CONSIDERATION:

- Is the subject of the **Management of Risk** on meeting agendas? This is particularly important when a special event or a change is planned.
- If asset is lost consider the future overall requirement need. There is no point in buying replacement insurance if the asset will not be replaced at all or in the present form or dimension. Functional replacement may be a more appropriate cover and you should talk to your advisors about this.
- You should have a **Contingency Plan**, which details what you expect to do if there is a major loss event. If there is no current plan, one should be created and reviewed from time to time to ensure it is up to date.

ARSON, VANDALISM AND GRAFFITI

The costs caused by these types of events are substantial. We suggest:

- If you are subjected to any vandalism or graffiti get it repaired very quickly, preferably the same day is best. Leaving graffiti gives the impression that there is a lack of care and/or you may become the target of more because other perpetrators see it as a competition.
- Rubbish bins/skips and wheelie bins can an excellent fuel source for an arsonist. All bins should be locked, chained and located at least 5 metres from any building.
- Ensure that anything that could be used to start or keep a fire burning is removed from the site or put into a locked building at the end of each working day.
- Close off or lock shut any open external access to the areas below any floors as these are a prime target for an arsonist.
- Ensure that vehicles cannot access the site outside of open hours.
- Consider installing monitored smoke and/or intruder alarms.
- Consider installing security lighting.
- If the threat is high then engage a night security patrol.
- Speak to your Local Authority about graffiti removal as many have a free removal programme.



Checklist - General

	YES	No	N/A
Is the photographic record of special features and valuable items up to date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there copies of the above stored off site?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Has a general maintenance inspection of the buildings, services and critical systems been carried out within the last 6 months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is the system of offerings counting, accounting and banking secure and safe to those concerned ?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are any changes to the buildings planned to start in the next 6 months? If so list below and notify insurers,	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Fire Protection

SPRINKLERS

YES NO N/A

Has the system been inspected within the last month? (The service record will be in the sprinkler valve room.)

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Is the sprinkler valve room locked?

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EXTINGUISHERS / HOSE REELS

Are they all in place so that they can be easily removed for use without obstruction?

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Are they charged and/or ready for use with signage?

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Does the Service Tag show service within the last 12 months?

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Has there been training given in their use?

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MANUAL FIRE ALARM

Does the service Tag show service and testing within the last 3 months?

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ALL SMOKE AND HEAT DETECTORS

Has the system been tested during the last 3 months?

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Are the batteries more than 6 months old? (If so they should be replaced.)

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Checklist - Fire Protection Cont.

GENERAL

YES NO N/A

Is the fire evacuation plan up to date and practised annually?

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Do the buildings have a current "Building Warrant of Fitness Certification"?

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Are there appropriate non smoking signs?

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Is there evidence of any avoidance of use of designated smoking areas?

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Is it confirmed that no waste is burnt around the premises?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Heating

GENERAL

YES NO N/A

Are all heating systems installed so as to prevent personal injury?

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Do all heaters have a clear space around them of at least 1m?

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Are low level heaters provided with signage to ensure a clear space is maintained?

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Do low level heaters have protective guards on them?

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Are candles always extinguished before the premises are vacated?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Security

GENERAL	YES	NO	N/A
Are fences/walls in a good state of repair?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are locks operating properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are lock up procedures understood and followed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is any intruder alarm well maintained and operating properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all trees and shrubs well clear of buildings and give no opportunity for concealment?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirmed no easy roof access?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is membership of a local neighbourhood watch scheme maintained? Do neighbours have contact phone numbers that they can call 24/7?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is security lighting maintained and operating properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirmed no dark spots in the security lighting system?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all window closure systems working properly?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are curtains drawn across low level windows at closure each day?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all louvre windows meshed or barred?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



Checklist - Security Cont.

CONT.

	YES	No	N/A
Confirmed no keys left or hidden on premises over night? (No keys should be left.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is there an up to date key register?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Checked locks and security of all outbuildings?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are all valuable items locked away or removed overnight?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Confirmed that no money is left in premises overnight? (No money should be left.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Site Condition

GENERAL

YES NO N/A

Does the site have boundary fences/walls in good condition?

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Are the grounds maintained and tidy?

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Confirmed no personal hazards that need to be fixed?

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Are all steps and paths in good condition?

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Are rubbish and wheelie bins cleaned out regularly and are they securely locked and located at least 5 metres away from any building?

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Checked no graffiti or vandalism that needs repair?

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Are trees and shrubs trimmed so that they do not present a fire hazard or give access to upper levels or roofs of buildings?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Building Maintenance

GENERAL

YES NO N/A

Is the annual planned maintenance programme up to date?

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Are gutters and downpipes clean and clear of obstruction?

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Are Exits properly signed, unobstructed and working correctly?

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Confirm that the switchboard and wiring has been inspected visually and thermographically by a certified electrician in last 12 months?

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Checked all portable electric appliances have been professionally tested in last 12 months to meet work place safety standards?

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Are all internal floors, carpets and steps in good condition?

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Is the cleaning programme properly maintained?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Hazardous Substances including Flammables and Chemicals

GENERAL

YES NO N/A

Are all hazardous substances such as flammables, cleaning fluids and aerosols, kept out of the main building and in a locked cupboard or room?

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Are all flammable substance containers disposed of properly and immediately when empty?

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Are all flammable substance containers properly capped and secured?

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Confirmed that no aerosols are stored near a heat source?

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Is there a check made regularly to confirm all the above?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Electronic Equipment

GENERAL

YES NO N/A

Is use confined to agreed persons only?

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Is access to computer passwords controlled?

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Are passwords kept secret and changed from time to time?

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Is the computer room kept locked when not in use?

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Is the computer equipment secured against removal?

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Are laptops locked away outside of hours or removed off site?

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Is data information backed up regularly?

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Is back-up kept off site?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Contingency Plans

GENERAL

YES

NO

N/A

Is there a contingency plan?

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Has the plan been audited recently?

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Has a game play been used within the last 12 months to check that the plan will work?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Contractors

GENERAL

YES NO N/A

Is there a system in place to confirm that all Contractors have Public Liability insurance with a minimum sum insured of \$5m?

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Are all "Hot Work" activities such as use of blow torches/welding/grinding etc controlled using a "Hot Work" permit system?

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Is there a list of approved contractors?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Vehicles

GENERAL

YES NO N/A

Have you checked and confirmed all warrants of fitness are current?

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Have you checked that vehicles are not being used by unlicensed drivers?

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Is the maintenance programme up to date?

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Are vehicles always locked when unattended and valuables hidden from view?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.



Checklist - Insurance

GENERAL

YES NO N/A

Has the form of insurance, i.e. whether Indemnity, Functional Replacement or Full Replacement, been reconsidered?

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Are the sums insured sufficient?

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Has consideration been given to the increased costs that may flow from a loss or damage event?

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Is the contents inventory and values up to date?

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Is the present cover for the above enough?

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Have all important items been photographed with photos stored off site?

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Have all changes in value or use been notified?

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Has there been any event that might give rise to a legal liability claim?

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DEFICIENCIES LIST

List any defects, who will fix them, and the time for completion.