



LIABILITY EXPOSURES IN DIOCESAN SCHOOLS

Incident Prevention and Lawsuit Protection

1. SECURITY
 - Drop off/Pick up Children
 - Controlled access to School Building
 - Employee/Volunteer Fingerprint & Background Check (Safe Environment Training)
 - Child Protection Training and Procedures
 - Notification of Home Problems
 - Procedures for Staff Notification after an Employee Dismissal
 - Procedures and Training for Handling Belligerent Student/Parents

2. EMERGENCIES
 - Fire Evacuation Training/Security Drills
 - Written Emergency Procedures and Staff Training/Practice
 - Medical Records for Students and Faculty should be Kept Current
 - Access to and Notification of Police/Ambulance/Emergency Services
 - Fire Prevention: Smoking Control, Electrical Repairs, Combustible Materials (especially on walls)
 - Smoke Detection Systems Under Service Contract
 - Panic Bars on Exit Doors
 - Closed Doors in Stairwells

3. SCHOOL ROOM HAZARDS
 - Condition of Desks & Chairs
 - Secure Maps/Boards/Displays
 - Safety Glass
 - Slippery Floors/Use of Mats/Caution Signs
 - System for Reporting & Repairing Hazards
 - Steps/Handrails
 - TVs for Classroom Use should be Bolted to the Wall or Strapped Securely to a Media Cart

4. TRAFFIC TRANSPORT
 - Designated Parking Areas in Safer Places
 - Designated Traffic Flow to Prevent Cross Traffic and Expose Children
 - Bus Drop Off/Pick up Away from Vehicles
 - Written Procedures/Training for Field Trips – Adequate Chaperones
 - School Buses should be Properly Registered with the NJ Motor Vehicle Commission
 - Bus Company Insurance Coverage

LIABILITY EXPOSURES IN DIOCESAN SCHOOLS (Continued)

5. **BUS COMPANY INSURANCE REQUIREMENTS**
 - Chartered Bus Companies require auto insurance coverage of \$5MM
 - All Other Bus Companies require auto insurance coverage of \$1MM
 - Required amount for General Liability is \$1MM/\$2MM
 - Certificate of Insurance is required and should include a Waiver of Subrogation
 - A Hold Harmless clause should hold harmless the:
 - Diocese of Metuchen
 - Bishop of Metuchen
 - Parish/School/Diocesan Entity
 - Pastor/Principal
 - Certificate of Insurance should name the following as Additional Insureds:
 - Diocese of Metuchen
 - Bishop of Metuchen
 - Parish/School/Diocesan Entity
 - Pastor/Principal
 - All contracts should be reviewed by Diocesan General Counsel prior to signing

6. **SANITATION**
 - Food Service Training
 - Kitchen Cleanliness
 - Policy for Working in Kitchen When Sick/Washing Up, etc.
 - Adequate Refrigeration
 - Building Air Quality – Mold Prevention, Air Out, Filter Cleaning, etc.

7. **ATHLETICS**
 - Adequate Supervision of All Activities
 - Properly Maintained Facilities Free of Recognized/Foreseeable Hazards
 - Trained Staff
 - Yearly or Pre-Season Inspections
 - Control and Oversight of Transportation/Use of Properly Registered Vehicles
 - Adequate Trainers and Medical Facilities

Risk Management Success

- Written Policies and Procedures in File
- Adherence to Diocese of Metuchen Pastoral Code of Conduct
- Training on those Policies and Procedures – Records of Same
- Principal and Teacher Teamwork = Effective Supervision
- Corrective Action after an Incident or Near Incident
- Review and Revise Policies and Procedures Periodically
- Seek Legal Counsel and Support When Needed