



# MAINTAINING CLOSED BUILDINGS

PREPARATION | PREVENTION | SECURITY



How to Maintain a Closed Building (ARTICLE).....	3
Should I Turn Off the Heat When I'm Not Using the Property? (ARTICLE) .....	5
Protecting Your Facility Against Cold Weather (INFOSHEET) .....	7
4 Ways to Prevent Frozen Pipes (INFOSHEET) .....	9
Seasonal Maintenance (FORM) .....	11



## Unoccupied buildings still require proper maintenance and care

to ensure essential infrastructure remains in good service. Many mechanical and electrical systems require regular maintenance regardless if the building is currently in use or not. Furthermore, facilities in regions that experience freezing weather must maintain pipes and other plumbing systems during the winter months to avoid freezing, which can cause flooding and other costly damage.

Through the years, Adventist Risk Management,® Inc. (ARM) has created a number of resources on the importance of seasonal maintenance for all buildings. As the COVID-19 pandemic began spreading in 2020, ARM developed additional resources for churches and schools that were facing long periods of vacancy as services and classes moved online.

As part of the [2021 North American Division Risk Management Initiatives](#), ARM is encouraging churches and schools to prioritize the maintenance of buildings not currently in use. Doing so protects many of these critical systems that can be expensive to replace if they fall into disrepair. Maintaining unoccupied facilities also shortens the amount of time necessary to return to use.

This packet combines into one document a number of articles and infosheets ARM has developed through the years on the topic of preventative maintenance, including the winterizing of facilities. The practical risk management advice in this document is relevant for all organizations with unoccupied buildings, regardless of why they are not in use.

Please contact your ARM account executive with any additional questions. To receive new risk management resources from Adventist Risk Management, be sure to subscribe to our free bi-weekly e-newsletter, [Solutions](#).



# How to Maintain a “Closed” Building

*With the outbreak of COVID-19, many changes are being experienced worldwide for the first time in a generation. Most of us have never witnessed the entire world come to a near standstill. During these challenging times, as church stewards, we have a responsibility to secure the assets of our respective institutions using the best possible methods and practices that are practical in this scenario.*

Many buildings, such as schools, churches, and offices, have been closed during the pandemic. Employees have been asked to work out of our homes. So many of these once fully-occupied buildings are now vacant. However, the buildings still need to be maintained and taken care of remotely.

The National Fire Protection Association (NFPA), an international leader in fire, life, and electrical safety, urges organizational leaders to ensure that fire protection and life safety systems be maintained in commercial buildings throughout the global pandemic. The NFPA is asking local governments to recognize the vendors that service these systems as essential workers due to the serious situation.

Some aspects of building maintenance can be done remotely, but some need physical presence and attention. The following tips can help you better manage and care for our churches and schools during this time.

## Security and Surveillance

1. Many buildings have a camera surveillance system. If not, it is recommended that all facilities take steps to have this installed to provide 24/7 video monitoring.

2. If additional security is required in some areas, consider installing an electric gate which can be accessed by authorized personnel using key cards.
3. Consider installing timer switches for all exterior and yard lights, as lighting is a significant safety device for security. Program lights to come on at dusk and go off at dawn.
4. Many products allow users to monitor and record activity on their property. Some of these services also include remote monitoring by a professional security company, which provides the most protection, but comes at a higher cost.
5. Vacant buildings and desperate people create a combination that means facilities are more vulnerable to theft and burglary than ever before. Schedule weekly security tours of both the interior and exterior of the campus to inspect for areas of vulnerability in the structures and signs of vandalism.

## Fire and Alarm Systems

1. Ensure that all fire suppression systems are operational, and all EXIT lights are working even when the building is unoccupied.



2. Continue to maintain fire extinguishers, so they remain charged and tagged as per codes.
3. If the building is installed with a sprinkler system, the riser room and equipment room must be inspected as per codes.
4. Keep open communication with the alarm company about any alarms or suspicious activity.
5. Physically check these systems once a week.

## Heating and Cooling

1. Maintain adequate temperatures to prevent freezing of any water-bearing equipment and piping. It is recommended to keep temperatures between 55 degrees (12 Celsius) and 85 degrees (29 Celsius) to prevent humidity and mold.
2. The Facility Manager can monitor these temperatures remotely, as many of the modern control systems can be installed on a smartphone.

## Kitchen and Cafeteria

1. Since the kitchen will be closed for some time, it is recommended to remove and discard all perishable items.
2. Check and discard items stored in the freezer as appropriate.
3. Clean and sanitize the entire kitchen as per CDC requirements.
4. Shut off power to electrical appliances and close gas valves.

## School Laboratory

1. Ensure that all chemicals and acids be stored in the protected compartment under secure conditions.
2. Shut off the gas supply to all burners and disconnect all electrical equipment.
3. Remove all combustible material from the lab.

## General Maintenance

1. Clean and sanitize all restrooms and wash areas as per CDC recommendations.
2. At regular intervals, clean door handles, elevator switches, and other surfaces that people touch regularly.
3. Attend to grounds maintenance, landscaping, and yard work at regular intervals.
4. Cordon off play areas and play equipment. Post a sign indicating that these areas and temporarily closed.
5. Continue regular inspection of building roofs. Clear drains and spouts of any falling debris.
6. Prevent the build-up of any trash or combustibles around the campus.
7. Maintain pest control services on a regularly.
8. Even though school buses and vehicles may not be used regularly, they need to be cleaned, started, and maintained on a regular schedule.
9. If possible, park buses and vehicles in a secured garage or a locked parking area and monitor with a surveillance system.
10. Secure all basement entries and lock all doors.

## Conclusion

These are difficult and challenging times for us all, and many lives are at stake. Everyone is urged to exercise the utmost caution in all our activities. We can work together and reduce the loss of lives and sickness. Being mindful and understanding the knowledge and information provided by various agencies and the government helps achieve our goals to keep our lives and our institutions safe during this time.

### References:

- [NFPA.org](https://www.nfpa.org)
- <https://www.ajg.com/us/insurance/loss-control-insurance/>

Image Credit: [iStockphoto.com/djedzura](https://www.istockphoto.com/djedzura)

This material is fact based general information provided by Adventist Risk Management®, Inc. and should not, under any circumstances, be modified or changed without prior permission. It should not be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction handles specific circumstances you may be facing.





# Should I Turn Off the Heat When I am Not Using the Property?

*During the winter of 2014, my wife and I decided to travel for the weekend. After living four years in California, this was our first winter living in Maryland where temperatures tend to drop below 32°F during the winter season. I was not a risk manager at the time and was unaware of the effects that the low temperatures would have on the pipes in our house. So before leaving on our mini vacation, I turned the heat off. Little did I know that weekend a big snow storm would fall on Maryland. We returned to find our house literally under water.*

As we opened the door, I saw my sandals floating on 2–3 inches of water. Throughout the entire first floor, a saturated carpet squished beneath our feet as we walked through and surveyed the damage. This incident taught me a lesson that I will never forget: Always take care of your pipes and do NOT turn off your heater in cold temperatures.

## Winterizing Your Church:

The term “winterization” refers to the process of preparing for cold weather, whenever that may occur for your area. Part of winterization includes preparing your facilities to avoid the situation I found myself in during the 2014 winter. Here are seven recommendations for preventing frozen pipes and damage to your church property.

- **Keep the Heater On:** Most experts recommend that heat should be left on and set to no lower than 55°F. (12.78° C.) If you know that your building is poorly insulated, leaks cold air through windows, and has areas that do not get as warm as other, turn the heat up higher.
- **Bundle Up:** Before cold weather arrives, bundle up your plumbing. Pipes protruding through walls to the outside and exterior faucets should be insulated, as should pipes running through attics, crawlspaces, garages and other unheated areas. Only use such equipment if it is Underwriter’s Laboratories (UL) approved.
- **Test and Replace Your Batteries:** Gas heating systems can produce carbon monoxide which can be a real danger for members and visitors in our churches and schools causing headaches, dizziness, weakness, vomiting and other ‘flu-like’ symptoms and even death. If your facility does not have carbon monoxide detectors, install them. Carbon monoxide and smoke detector units should be tested every month and replaced after 10 years. Batteries should be replaced twice a year in early spring and late fall.
- **Prepare Vacant Buildings:** If you need to leave the building vacant for an extended period, consider shutting off water and draining lines by opening



**Always take care of your pipes and do NOT turn off your heater in cold temperatures.**

faucets at the highest and lowest points. Open cabinet doors under sinks in kitchens and bathrooms, to allow heated air to circulate underneath.

- **Conduct Furnace Maintenance:** Test your furnace routinely. An initial burning or dusty odor is typical when the unit has been off for an extended period of time. But if the smell lasts too long, turn off the furnace and call a professional heating contractor to perform a check. Replace the furnace filter regularly and have a professional clean and service the unit once a year.
- **Collect shovels and snow blowers in advance:** If necessary, have a snow removal plan for your facility. Service the facility snow blower or tractor

or contract snow removal services before the cold weather season begins. Have an adequate amount of snow and ice melting products on hand and gather enough shovels to use in clearing walkways. Train deacons or other staff on their responsibilities when snow falls.

As church and school leaders, it is our responsibility to care and love those entrusted under our supervision. Conducting maintenance and upkeep tasks of the building shows that you not only care for those who use the facility, but you also have embraced God's calling to love and care for His flock. Everything belongs to Him, so be proactive and think ahead. Let's show the winter season that we are ready for it. Don't be caught off guard.

#### References:

- <https://www.adventistrisk.org/prevention-resources/solutions-newsletter/march-2013/water-damage-loss-prevention>
- <https://www.cdc.gov/co/faqs.htm>
- [https://adventistrisk.org/sitemedia/siteresources/pdfs/frozen-pipes\\_eng.pdf](https://adventistrisk.org/sitemedia/siteresources/pdfs/frozen-pipes_eng.pdf)
- <https://adventistrisk.org/sitemedia/siteresources/pdfs/building-protection-2.pdf>

This material is fact based general information provided by Adventist Risk Management®, Inc. and should not, under any circumstances, be modified or changed without prior permission. It should not be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction handles specific circumstances you may be facing.



# Protecting Your Facility Against Cold Weather

Properly protecting your property, home, church, or school building from the elements is critical in cold climates or areas that occasionally experience colder weather. Use the following checklist to protect your facilities.



## Clean Those Gutters

Gutters need to be able to handle the weight of ice, snow, or heavy rain.

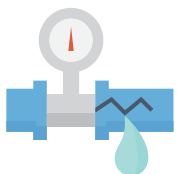
Make sure all gutters and downspouts are securely attached, cleaned, and properly designed so melting snow and ice or heavy rain will drain down and away from the building.



## Check Your Roof

Water damage is sometimes a result of poorly maintained roofs. Check your roof for cracks and make sure all shingles or tiles are in place and

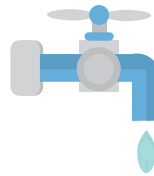
in good condition. If you live in an area prone to high winds, various products are also available to protect roof edges, skylights, vents, chimneys and valleys against “wind-driven” rain. Have a licensed roofing contractor inspect your roof and make any repairs.



## Wrap Those Pipes

A large percentage of water damage is caused from broken pipes, which burst because of freezing temperatures. If you have faucets and

pipes running outside the building or through unheated areas, protect them with heat tape or insulate them with specially made insulated wrap. A local plumbing contractor can assist with determining the actions needed to provide adequate insulation for these pipes.



## Shut Off Exterior Faucets

If there are cut-off valves to exterior faucets, shut them off. Remove garden hoses from outside faucets. Water in the hose can freeze and

expand. This can cause faucets and connecting pipes inside the home to freeze and break.



## Seal Windows and Joints

Use caulking to seal under windowsills and other joints, such as around fireplaces, chimneys, or steeples. Check windows in doors for drafts, torn seals, and

cracked or dried glazing material. Replace as needed. Do not just try to refill cracks and the areas without glazing. Remove the old glazing and seal the entire windowpane.



---

Significant damage can occur if a vacant building has a burst pipe and it goes undetected. Check buildings daily and more frequently during cold weather. This is especially true when temperatures reach extremely cold levels (below 15° F or below -9° C).

---



### Insulate All Areas In Your Building

Additional insulation can easily be blown or rolled into attics if necessary, but use caution. Do not cover electrical junction boxes that

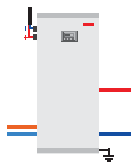
protrude into the attic. Keep insulation at least three inches away from recessed light fixtures or other heat sources. A four-inch, four-sided rigid metal box can help maintain this distance and can support the insulation. A licensed contractor should install any additional insulation.



### Keep Your Facility Warm

Keep facilities warm enough to prevent indoor pipes from freezing. Leave heat on and set no lower than 55° F (12.78° C). Set the temperature

higher for areas that do not get as warm as others. Prop doors or cupboards open, and use a ceiling fan if necessary to achieve even heating throughout. When expecting extremely low temperatures, leave the cold-water running continuously to prevent freezing pipes. A stream of water slightly less than the diameter of a pencil is recommended.



### Service Your Furnace

Test the furnace routinely. An initial strong odor is normal when the furnace has been off for an extended

period of time, but if the smell lasts too long, turn off the furnace and call a professional heating contractor to check your furnace. Replace the furnace filter throughout the winter season and have a professional clean and service your furnace once a year.



### Check The Batteries

Check all carbon monoxide detectors, smoke detectors, emergency lighting, and exit sign

bulbs to be sure they are in good working order. If your facility does not have carbon monoxide detectors, install them. Carbon monoxide and smoke detector units should be tested every month and replaced after 10 years. Batteries should be replaced twice a year in early spring and late fall.



### Be Prepared

If necessary, have a snow removal plan for your facility. This may include having the facility snow

blower or tractor serviced and ready or contracting snow removal services for the winter season. Have adequate supplies of ice melting product and shovels ready and train deacons or staff on their responsibilities when snow falls.

Regardless of the current temperature, now is always a good time to protect your facilities. Find additional resources at [AdventistRisk.org](https://adventistrisk.org).



# 4 Ways to Prevent Frozen Pipes



Freezing temperatures increase the potential for frozen and damaged water pipes, which can cause subsequent water damage to a building. Here are four basic but precautionary actions to reduce the chance of frozen pipes and water damage in your church, school, or other building.

## 1. Insulate

Before cold weather arrives, insulate your exposed plumbing. Pipes protruding through walls to the outside and exterior faucets should be insulated, as should pipes running through attics, crawlspaces, garages and other unheated areas.

Hot water pipes are not always hot and should be protected where exposed. Where extreme cold weather exists, consider using heat tape or thermostat-controlled heat cables to keep exposed, vulnerable pipes protected from freezing. Only use such equipment if it is Underwriter's Laboratories (UL) approved.

## 2. Outside Down, Inside Up

When outside temperatures drop below freezing (32° F/0° C), ensure the heat inside is turned up. This is particularly important when leaving buildings empty for an extended period of time, including classrooms over

the weekend and churches on weekdays. If you need to leave a building vacant for a long time, consider shutting off water and draining lines by opening faucets at the highest and lowest points. This process may also require blowing air through the pipes to remove water from low spots.

Open cabinet doors under sinks in kitchens and bathrooms, to allow heated air to circulate underneath. Do the same for other cabinets along walls where there might be plumbing. Keep room doors open to enhance the circulation of warm air throughout the building.

Most sources indicate that heat should be left on and set to no lower than 55° F or 12.5° C. If you know your building is poorly insulated, turn the heat up higher.

In some instances, let the cold water run continuously. A stream of water slightly less than the diameter of a pencil width is recommended.



### 3. Winterization

This refers to the process of preparing for winter. These winterization practices will help prevent pipes from freezing:

- Seal gaps where pipes enter buildings.
- Stop drafts.
- Seal leaks around doors and windows to prevent the penetration of cold air into the facility.
- Disconnect water hoses from all faucets. When connected, water in the hose can freeze and expand, causing faucets and connecting pipes inside the building to freeze and break. Where buildings have interior shutoff valves for outside faucets, close the valves and drain water from the pipes leading to the outside.

### 4. If Pipes Freeze

Be very cautious when thawing pipes. There are numerous examples of building fires caused by people trying to thaw frozen pipes.

Both metal and plastic pipes can be heated with a hair dryer, but continuously move the dryer along the length of the pipe and do not stay focused on one small area too long. A grounded electrical heating pad on low, or hot wet rags wrapped around pipes can also be effective. Do not use any electrical tools if floors and other areas are wet, as electrical shock can occur. Never use a flame device to thaw metal pipes.

Caring for your pipes during cold weather is a simple way to prevent more costly damage from occurring to your church or school.

**There are other “winterizing” activities that should be done each year, such as cleaning gutters and downspouts. Take the time now to ensure that your buildings are prepared for the cold season. On bitterly cold days, visit churches and other empty buildings to check for problems.**



# Seasonal Maintenance

[VIEW ONLINE](#)

Regular maintenance helps keep your facility from falling into disrepair and also serves to protect members and visitors from injury. A seasonal maintenance program is a great way of keeping track of when work needs to be done throughout the year. Conducting seasonal maintenance is also helpful as you plan your maintenance budget to prioritize the needs of your church.

Adventist Risk Management,® Inc. (ARM) has created our **Seasonal Maintenance Forms** to help you prepare for the needs of your facility in the upcoming season. You can find forms for **Spring, Summer, Autumn, and Winter** on our website.

Below is a section for the Autumn form that focuses on preparing buildings for the cold months of winter. As you use the form to inspect your facility, if you check "No" in answer to a question, this will indicate the areas that need immediate attention. The forms also allow you to track progress on these items as you acquire estimates, board approval, and funding. There is also a place to record the date the project is complete.

Visit our [website](#) for more information.

## SITE MAINTENANCE

**Have all drains been cleaned?**

**YES**

**NO**

☐

Estimate Acquired

☐

Board Approved

Target Date:

Amount Funded:

Work Completed:

**Have brush and weeds been cleared from building walls?**

**YES**

**NO**

☐

Estimate Acquired

☐

Board Approved

Target Date:

Amount Funded:

Work Completed:

**Have screens been removed and storm windows installed?**

**YES**

**NO**

☐

Estimate Acquired

☐

Board Approved

Target Date:

Amount Funded:

Work Completed:

**Have lawn mowers been cleaned and serviced?**

**YES**

**NO**

☐

Estimate Acquired

☐

Board Approved

Target Date:

Amount Funded:

Work Completed:

This material is fact based general information and should not, under any circumstances, be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction deals with any specific circumstances you may be facing.

**BUILDING EXTERIOR MAINTENANCE**

<b>Have tree limbs resting on buildings and roofs been cut back?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has weather stripping and storm windows been installed?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have summer screen windows been repaired and stored?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has missing or cracked caulking been replaced on doors and windows?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have all exterior awnings been removed?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has the exterior been painted (as required)?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	

**ROOF MAINTENANCE**

<b>Have roof valleys been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have roof drains been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have gutters been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have downspouts been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	

**BUILDING INTERIOR MAINTENANCE**

<b>Has the emergency lighting system been tested?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has the fire alarm system been tested?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have the smoke detectors been tested (replace batteries twice yearly)?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	





<b>Have non-functioning switches, receptacles, and outlets been repaired or replaced?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have extension cords and "octopus" electrical connections been removed or re-wired properly?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has frayed wiring been replaced?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have all exit lights been tested and bulbs replaced as necessary?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Are carpets free of wear or tears?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	

## WINTERIZING MAINTENANCE

<b>Have all radiators and air registers been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has the crawl space and basement windows been closed and prepared for winter?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	



<b>Have the chimney flues been cleaned?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have the air conditioners been covered and secured?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has the boiler room been cleaned and cleared of debris?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Has the propane gas equipment and pipes been cleaned and serviced?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have the furnace air filters been cleaned and/or replaced?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Have the exterior water faucets been shut off?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	
<b>Do you have winter snow plowing contracts in place?</b>			<b>YES</b>	<b>NO</b>
<input type="checkbox"/> Estimate Acquired		<input type="checkbox"/> Board Approved		
Target Date:	Amount Funded:		Work Completed:	



**PROPERTY & CASUALTY CLAIMS CONTACT:**  
claims@adventistrisk.org | 1.888.951.4ARM (4276) press 2

**adventistrisk.org**

Our ministry is to **protect** your ministry

**STAY INFORMED**

ADVENTISTRISK.ORG/SOLUTIONS



Adventist Risk Management,® Inc. (ARM) is invested in the safety and success of your ministry. We provide risk management resources to help you protect the people and physical assets at the heart of your ministry. *Our ministry is to **protect** your ministry.*

Learn more at [AdventistRisk.org/About-Us](https://AdventistRisk.org/About-Us). #ARMcares