WATCH TOWER
BIBLE AND TRACT SOCIETY OF PENNSYLVANIA

25 Columbia Heights
Brooklyn, NY 11201-2483

OFFICE OF THE SECRETARY AND TREASURER
RISK MANAGEMENT OFFICE

Phone (718) 625-3600
Fax (718) 560-8877

KEY FACTS ABOUT THE KINGDOM HALL ASSISTANCE ARRANGEMENT

September 1, 1998

(Replaces letter of October 1, 1995, which should be discarded)

WHAT IS THE KINGDOM HALL ASSISTANCE ARRANGEMENT (KHAA)?

The Society uses contributions designated for the KHAA to pay for property damage to Kingdom Halls as well as expenses and liability claims arising from accidents/incidents at Kingdom Halls. ***This is not a commercial insurance program.*** The Society's Risk Management Office administers the KHAA fund, using these contributions to make all payments. In addition, the fund is used to purchase commercial "excess" insurance to protect congregations and the Society from possible catastrophic losses.

If all other available avenues of aid are pursued first when a loss occurs, the KHAA funds remain available for cases of genuine need. A fine spirit is shown by those who give loving support to accident victims and provide volunteer labor for property repairs. Generally, family heads provide for their family's health needs, including accident-related expenses (w97 8/15 19,22). However, the Society is pleased to be able to render assistance when needed.

HOW DO WE PARTICIPATE IN THE KHAA?

Contributions Each year you will receive a letter suggesting a contribution amount based upon the needs of all those supported by the KHAA. Please send your contribution as soon thereafter as possible.

Existing Kingdom Halls The replacement costs for existing structures are reported to the Society on the *Property Description Form (T-50)*. All congregations that own property were asked to update their values in 1997 by filling out one of these forms. If you have not already done so, please send a completed form to Risk Management at the above address. The Regional Building Committee may be able to help you calculate the replacement cost of your building.

Construction Prior to beginning construction, you should complete a *Kingdom Hall Under Construction Form (T-56)* available from Risk Management. If performance or other bonds are needed, please contact Risk Management. If the building project is canceled, please inform us in writing.

Purchased Buildings and Vacant Lots For newly purchased buildings, you should complete a *Property Description Form (T-50)*. **Vacant** lots are automatically covered by your existing account.

Apartments Modest apartments on Kingdom Hall property, used by traveling ministers or special pioneers, can be included by request in the KHAA.

A Specific Certificate of Insurance may be obtained for certain cases, such as:

- General Liability coverage for rented facilities (such as are used by some congregations for the Memorial). Also, property damage assistance for contents owned by the congregation.
- Rental equipment damage, up to $10,000 per reported rental

In order for any special coverage to be in effect or for certificates to be issued, Risk Management needs to be **notified in advance** in writing.

Canceling KHAA Assistance If you wish to cancel your participation in the KHAA arrangement, please notify Risk Management in writing, providing the termination date. Your participation will not be automatically canceled due to failure to make the suggested contribution, so please provide cancellation notification in writing.

WHAT CAN WE DO TO KEEP KHAA COSTS DOWN?

Preventive maintenance is the key to controlling costs. Each year you will receive an *Annual Congregation Property Documents & Safety Inspection Worksheet (T-34).* Its purpose is to help you identify potential areas of property damage or accidents that could result in losses. Please take immediate action in correcting any noted problems and document the action taken. Please file the completed checklist in the file of the congregation that holds title to the property.

Of course, more is required to prevent losses than filling out a checklist once each year. Elders should take the lead in spotting and correcting potential problems and safety hazards. It is our fine attitude towards safety and maintaining our properties in good repair that enables us to operate the KHAA at a cost much lower than would be possible for other organizations through commercial insurance. Since the losses of all those that participate affect the balance of the KHAA fund, it is in everyone's interest to reduce losses.

Often steps can be taken to keep costs to a minimum after a loss does occur. In the case of **property damage**, quick action can go far in preventing further loss. For example, if a storm causes damage that results in a leak, fixing the leak prevents further damage and reduces the amount needed from the fund to care for the incident. The use of Regional Building Committees and volunteer labor can save valuable contributed funds. Careful shopping for high quality materials will prove economical in the long run.

In the case of **bodily injury**, prompt, loving care to the injured will ensure as full and quick a recovery as is possible.

HOW TO REPORT ACCIDENTS RESULTING IN BODILY INJURY

1. **Please ensure that the injured party receives appropriate medical attention as soon as possible.** In most instances of serious injury it is best for an ambulance to transport the injured to a medical facility.
2. **Appoint an experienced, mature elder to handle the accident**. This will include ensuring that all the steps outlined in this arrangement are followed. The elder should review the information in this letter and complete an *Accident Report (T-5)* within one week. Have two brothers present while documenting the information for the form. While filling out the report, please follow the questions provided therein. **Please do not ask any other questions such as who or what may have been at fault or the cause of the accident. Furthermore, do not make any reference to any legal action.**
3. Report the accident by phone **immediately** if there is any mention of legal action or correspondence comes from an attorney. Generally, this would only occur if a worldly person was injured on your property. If this should occur, please obtain his/her name and address as well as the names and addresses of any witnesses, along with a full description of the incident.
4. **Do not make any statements of fault, responsibility or liability** about the cause of the accident to the injured or any other party, including governmental officials.
5. If **any professional medical treatment is given**, please call Risk Management at (718) 625-3600 **within 48 hours** to report the accident. This should be done even if the individual has personal insurance and will not be submitting any bills to the congregation. Please have the following information when calling: the *date* of the accident, the *name* of the injured, the *name* of the congregation, the *name* of the coordinating elder, his *telephone number*, and his *address*. You will be assisted with reminders concerning these procedures and we will be available to provide answers concerning any questions you may have.