



# WATCHTOWER

Bible and Tract Society of New York, Inc.

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December 1, 2004

## KEY FACTS ABOUT THE KINGDOM HALL ASSISTANCE ARRANGEMENT

(Replaces letter dated September 1, 1998, which should be discarded)

### WHAT IS THE KINGDOM HALL ASSISTANCE ARRANGEMENT?

The Kingdom Hall Assistance Arrangement (KHAA) is a means by which congregations can pool their resources to protect against losses for which they would otherwise have to buy insurance. Contributions designated for the KHAA are used to pay for property damage to Kingdom Halls and liability claims against congregations and their authorized representatives during the course and within the scope of their assigned duties. The KHAA may also help defray expenses incurred by those injured in accidents at Kingdom Halls. The KHAA does not pay for wear-and-tear, deterioration of property, or other maintenance needs.

***This is not a commercial insurance program.*** The Treasurer's Office administers the KHAA fund, which is held by the Watch Tower Bible and Tract Society of Pennsylvania and into which KHAA contributions from congregations are deposited. This fund is used to make virtually all applicable payments. The fund is also used to purchase commercial "excess" insurance to protect the branch corporations and the congregations from large claims or catastrophic property losses.

There is much that can be done locally in support of the KHAA when a loss occurs. A fine spirit is shown by those who give loving aid to accident victims and provide volunteer labor for property repairs. Generally, family heads provide for their family's health needs. (w97 8/15 19, 22) However, under proper circumstances, assistance may be rendered through the KHAA when needed.

### HOW DO CONGREGATIONS 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.

**Construction:** The KHAA can help you to obtain performance bonds required by local authorities or certificates of insurance when renting equipment up to \$200,000 in value. Requests must be made in writing through the Risk Management Desk in the Treasurer's Office. Please contact them well in advance of when such items are needed to avoid project delays.

**Certificates of insurance** may also be needed when renting facilities for congregation meetings, such as for the Memorial. As mentioned above, all such requests should be made well in advance to ensure that your needs are cared for in a timely manner.

**Newly purchased properties:** For a newly purchased building that will be renovated for use as a Kingdom Hall, please complete a *Property Description Form* (T-50) to list the property with the KHAA. There is no need to send in this form if the lot is vacant or has an empty structure that will be demolished. All properties held in preparation for Kingdom Hall construction should be kept free of hazards and secured against trespassers.

**Apartments:** Modest apartments on Kingdom Hall property, used by traveling overseers or special pioneers, can be included by request in the KHAA. Personal property of the occupants is not protected by the KHAA.

## WHAT CAN CONGREGATIONS DO TO KEEP KHAA COSTS DOWN?

**Safe work practices** during maintenance and construction activities are essential to protect volunteer workers. Only those who have adequate training and who are qualified for and understand the task at hand should be used. Extra caution is needed when working on ladders, in ceilings, or on roofs.

**Thoughtful consideration** for older ones is vital. We should be quick to offer a supporting hand as they move about. All pedestrian traffic areas both inside and outside the Kingdom Hall should be kept free of hazards that might cause someone to lose their footing and fall.

**Preventive maintenance** is another key to preventing accidents. Each September, arrangements should be made to conduct a physical inspection of the Kingdom Hall and property. Follow the instructions on the *Safety Inspection Work Sheet* (T-34). This detailed inspection helps to ensure that everything is in good condition and that there are no safety hazards. Any areas of concern should be corrected promptly.

More is required to prevent problems than filling out a checklist once each year. Elders should take the lead in spotting and correcting potential problems and safety hazards. It is your fine attitude toward safety and maintaining of properties in good repair that enables us to operate the KHAA at a cost much lower than is possible through commercial insurance.

When property damage occurs, quick action can go far in preventing further damage. Leaks must be repaired promptly and all excess moisture removed immediately. 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.

## HOW TO RESPOND TO ACCIDENTS RESULTING IN BODILY INJURY

1. **Please ensure that the injured party receives appropriate medical attention as soon as possible.** In most cases of serious injury, it is best for an ambulance to transport the injured to a medical facility.
2. **Appoint an experienced elder to handle accident-related follow-through.** The elder should review the information in this letter along with the instructions found on the *Accident Report* (T-5). He should keep in close touch with the injured person to see if any help may be needed. Please keep the Risk Management Desk informed of any significant changes in the person's situation.
3. An *Accident Report* (T-5) should be completed within one week for all accidents that require significant first aid. Please stick closely to the questions provided in the form. **Please do not discuss with anyone other issues such as who may have been at fault or what caused the accident.** Do not refer to any legal action.
4. If the injury is serious enough to require **professional medical treatment**, please call the Risk Management Desk at (718) 560-5000 **within 24 hours** to report the accident. This should be done even if the individual has personal insurance and does not plan to submit any bills to the congregation or a circuit. If complications arise later and matters were not promptly reported, our ability to render assistance may be jeopardized.
5. If you receive any correspondence related to the accident, if financial help is needed, or if there are questions about medical bills or other costs, please promptly contact the Risk Management Desk for assistance.

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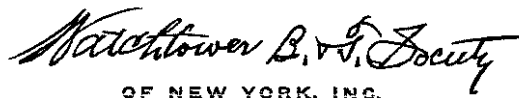
6. Telephone the Risk Management Desk **immediately** if there is any mention of legal action or correspondence comes from an attorney as a result of an accident. If you receive a phone call from someone claiming to represent the injured person, do not discuss the matter with them. Take down their contact information and explain that your representative will respond; then immediately call the Risk Management Desk.

### HOW TO RESPOND TO INCIDENTS INVOLVING PROPERTY DAMAGE

1. Appoint a qualified elder to take the lead in managing the situation.
2. Protect the property from further damage, loss, or break-in.
3. Promptly report break-ins, thefts, and vandalism to the police. Then telephone the Risk Management Desk for further assistance.
4. In case of major damage, please notify the Regional Building Committee. Then telephone the Risk Management Desk for further assistance.
5. For minor losses that can be easily repaired without assistance from the Regional Building Committee, please send bills or written estimates for all repairs along with the completed *Property Loss Report (T-55)* to the Risk Management Desk. If you cannot do this within 30 days, please contact the Risk Management Desk.

We thank you for your careful review of the foregoing information. We are confident that all will continue to make a diligent effort to apply the suggestions set forth so that accidents, property losses, and their associated costs will be kept to a minimum. May Jehovah bless our united efforts in promoting Kingdom interests.

Your brothers,

  
OF NEW YORK, INC.

cc: Assembly Hall Committees  
Regional Building Committees  
Traveling overseers