

DIOCESE OF SAN JOSE INSURANCE PROGRAM

PURPOSE: To protect assets of the Diocese in the most economical and prudent manner.

METHOD: Our insurance program incorporates certain self-insurance features which are intended to reduce our overall costs. In effect, this means that every parish or agency is participating in the payment of claims through its premiums.

It also means that the cost of claims has a direct relationship to the increased premiums we pay. Such a program demands an increased awareness and responsibility for safe conditions and for the correction of hazardous or unsafe situations. Compliance with the Diocesan Safety Program (IIPP) will reduce total claims which will have a direct impact on your future insurance costs.

Report Claims within 24 hours of Notice to:
Theresa La Voun

PREMIUMS: Premiums with the exception of medical, dental and pension will be billed by the Chancery Office.

All DEDUCTIBLES: \$1500 per Claim

1. PROPERTY INSURANCE

Real and personal property owned by the Diocese is covered on an All Risk basis excluding certain perils and causes of loss.

Property is insured on a Replacement Cost Basis. If the property is not replaced, however, its actual cash value will be determined and the loss settled on that basis.

2. CLERGY INSURANCE

Personal property of Diocesan Clergy is not covered. Coverage for Clergy is available through our broker. This 'renters' policy is available for up to \$25,000 of coverage which is the minimum that is offered. For more information contact: Tina Ables, WRS

3. EARTHQUAKE INSURANCE

Real property of the Diocese has limited coverage for damage caused by earthquakes.

4. LIABILITY INSURANCE

Personal injury and damage to property of others that the Diocese is deemed legally liable for is covered. This includes injuries on or off our premises.

5. AUTOMOBILE INSURANCE

A. DIOCESAN OWNED VEHICLES
Owned and leased automobiles damaged as a result of a collision are covered subject to a \$1500 deductible. Subject automobiles are

covered for Fire & Theft with a **\$1500 deductible**. Medical Payments coverage is afforded the drivers and occupants of Diocesan automobiles, subject to a \$5,000 limit. An identification card, which will be supplied by our Administrators, should be placed in the glove compartment of each automobile.

All registration or "Pink Slips" must be on file at the Chancery Office. All automobiles should be registered to the church, school or agency's address. The LEGAL owner, however, should be either "The Roman Catholic Bishop of San Jose, A Corporation Sole", or the appropriate corporation involved with the address of the headquarters of that corporation, 1150 North First Street Suite 100, San Jose, CA 95112

B. PERSONAL AUTOMOBILES

Diocesan Employees and Clergy driving on behalf of the Dioceses must provide their own insurance for all personally owned automobiles. Minimum limits of Bodily Injury of \$100,000 per person/\$300,000 per accident and Property Damage of \$50,000 per accident are required by Diocesan statutes.

C. RELIGIOUS COMMUNITY AUTOMOBILES

Any Religious Community owned or leased autos in the Diocese should follow the same recommendations as outlined above for personally owned automobiles of Diocesan Clergy.

Changes in properties, operations, or vehicles must be reported in writing to the Chancery office. Forms have been designed to assist in this process. New Construction projects must be reported before work begins. Contact Theresa La Voun

6. BOILER & MACHINERY

Boilers and pressure vessels are insured. Inspections are made by the insurance company. Permits are issued by the insurance company and when received should be posted in plane view near the object.

7. WORKERS' COMPENSATION (HUMAN RESOURCES)

Lay employees are covered for on-the-job injuries and sicknesses. Their medical bills will be reviewed by the insurance company and paid accordingly. If they are off work more than 3 days as a result of injury or sickness that is work related, they may be eligible for workers comp payments. **Immediately report all on-the-job injuries, close calls or illness to your employer and Workers Comp Carrier, this is required by law.**
Athens Administrators - Forms
1-866-482-3535 or by fax 408-516-9541
CONTACT HUMAN RESOURCES 408.983.0149

8. FIDELITY COVERAGE

All parishes, institutions and agencies of the Diocese are protected by a Fidelity Bond as respects their employees.

9. STUDENT ACCIDENT INSURANCE (on Diocesan property only)

All parochial school children are covered by a Student Accident Program through Myers Stevens & Toohey Insurance and sponsored by our Department of Education. This is an excess program/secondary insurance covering out of pocket medical copays via Myers Stevens Toohey. **All overnight stays field trips, retreats, require additional 24 hour insurance. Contact Theresa La Voun**

10. CCD & YOUTH GROUP

Students involved in the CCD Program are covered for bodily injury sustained as a result of an accident during CCD classes, etc., Myers Stevens & Toohey. **All field trips, retreats, overnight stays require additional 24 hour insurance. Contact Theresa La Voun**

11. VOLUNTEER

Lay volunteer personnel are covered for on-the-job injuries under our Volunteer Coverage. Using volunteers for unusual or hazardous work, such as Construction is discouraged and must be discussed with the Chancery prior to such work. Please have Volunteer waivers signed and on file at your location. Contact Theresa La Voun

12. CERTIFICATES OF INSURANCE FROM OTHERS

Before any contract is entered into by any parish or agency of the Diocese, a Certificate of Insurance must be obtained from the other contracting party and such **Certificates must be approved by Gallagher**. The Certificate of Insurance should contain the following:

A. LIMITS OF LIABILITY

The **MINIMUM** limit of liability requested should be **\$1,000,000** Per Occurrence and \$1,000,000 General Aggregate

B. ENDORSEMENT TO CONTRACTOR'S/VENDOR'S LIABILITY POLICY MUST INCLUDE:

i. **ADDITIONAL NAMED INSURED CLAUSE:**

The Roman Catholic Bishop of San Jose, A Corporation Sole (and any of the other corporations of the Diocese who might be involved) and all of their officers, agents and employees shall be included as additional named insured's.

ii. **PRIMARY AND NOT CONTRIBUTING CLAUSE:**

"This policy shall be primary and not contributing with any other insurance in effect for the additional named insured".

iii. **NOTICE OF CANCELLATION CLAUSE:**

Thirty (30) days prior written notice of cancellation of or material change in the policy be given to the additional named insured at their address stated in the certificate of insurance.

C. All construction work should be referred to Diocesan Facilities Department
Contact: Ian Abell at (408) 983-0223

13. **USE OF PREMISES***

There is a (TULIP) "Tenant User Liability Insurance Program available through One Beacon for one time use of premises for (1-3 day only) by Outside Users for those users who do not have their own year round insurance in compliance with Diocesan Insurance requirements.

The Diocese has a standard user agreement form that must be completed when permission is given to others to use our premises. The Chancery Office has a supply of these "Category 1 User Agreement" forms for 1-3 day use.

For long term use you may need to consult with an attorney, so proper legal document can be tailored to specific need and to protect the Diocese.

Use the Category 2 User Agreement for long term use of premises (i.e. nonprofit monthly meetings) AND obtain a Certificate of Insurance from the group. i.e. ICF, St. Vincent De Paul, Columbiettes, etc.

14. **CERTIFICATE OF INSURANCE (TO OTHERS)**

When the other party has required a legal document to be signed and wants proof of insurance, please send a complete, legible copy of (any PERMIT, APPLICATION, CONTRACT, AGREEMENT, LEASE or other) document to our Insurance Administrator so obligations can be determined.

Events where participants engage in physical activity and volunteer jobs require a waiver and release forms. Contact Theresa La Voun

15. **CARNIVALS / FESTIVALS / FUNDRAISERS***

Carnival companies and all vendors at the Carnival must provide evidence of insurance Naming Diocese as "additional insured". **A Liquor License must be obtained if alcohol is served.** Check with your City/jurisdiction for requirements.

Contact Theresa La Voun for application.

16. **HIGH RISK ACTIVITIES***

Every parish/school sponsored event creates a potential liability for the Diocese. Before planning Parish/school functions, we encourage you to balance the benefits anticipated with the unavoidable risks. Some activities create such a great risk that they cannot be justified. Sponsorship or involvement in the following activities are and **strictly prohibited:**

- Raft, kayak, canoe or similar trips
- Use of Drones
- Inflatable Bouncing Games
- Water and snow skiing
- Wind and water surfing
- Parachute sailing or jumping
- Climbing (Rock) Walls, Mountaineering
- Any event involving motorcycles or all terrain vehicles
- Any event involving livestock
- Boxing or wrestling matches, martial arts, etc
- Dunk tanks
- Any event using Fire and/or Fireworks (sales and displays included)
- Trampolines
- Bungee jumping
- Ice and roller skating and skate boarding
- Any event involving aircraft, including hot air balloon rides
- Boogie Boarding
- Water and Amusement Parks
- Mechanical/Rodeo/Bull Riding Devices
- Ropes or Adventure Courses where events are conducted more than 12 feet above the ground

***Check with the Chancery Office Risk Management for Instructions, Forms and Guidelines 408.983.0237**

17. **INCIDENT REPORTING**

When reporting a property or liability incident or claim (property damage, theft, vandalism, auto accidents, burglary, injuries to parishioners, visitors, fire), submit IR to the Office of Risk Management. Incident Report will be submitted, if deemed necessary, to our New Third Party Administrator (TPA):

GEORGE HILLS COMPANY

Marizel Bajao, Senior Adjuster
408-260-0153 / 408-260-0154 (F)

Theresa La Voun, Coordinator

Loss Control & Prevention

1150 North First Street, Suite 100 San Jose, CA

Email: lavoun@DSJ.org

408-983-0237 office 408-966-3124 cell

Waldorf Risk Solutions, INSURANCE BROKERS

Colleen Biemer Account Executive

Roman Catholic Bishop of San Jose

1150 North First Street, Suite 100
San Jose, CA 95112
(408) 983-0100

Latest Revision: 08/01/2018



Diocese of San Jose

Quick Reference Guide Insurance Program

IMPORTANT: This summary is only an outline of the insurance arranged through our Administrators. It does not include all of the terms, coverages, exclusions, limitations and conditions in the actual insurance policies. Please refer to the actual policy itself for those details.