

## 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, Insurance and Risk Manager**

**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 [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org)

### 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 Volunteers** driving on behalf of the Dioceses must provide their own insurance for all personally owned automobiles. Bodily injury liability coverage: \$15,000 per person / \$30,000 per accident minimum. Property damage liability coverage: \$5,000 minimum. Uninsured motorist bodily injury coverage\*: \$15,000 per person / \$30,000 per accident minimum. 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.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org)*

### 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 direct supervisor and/or HR. This is required by law. Athens Administrators - [Forms 1-866-482-3535](tel:1-866-482-3535) or by fax 408-516-9541**

### 8. FIDELITY COVERAGE

All parishes, institutions and agencies of the Diocese are protected by a Fidelity Bond in respect to employees.

### 9. STUDENT ACCIDENT INSURANCE

All parochial school children are covered by a Student Accident Program through Philadelphia Insurance Companies and sponsored by Dept of Catholic School. This is an excess program/secondary insurance reimbursing out of pocket medical copays incurred due to an injury sustained during school time. Contact [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) for details.

### 10. CATECHETIC, YOUTH & YOUNG ADULT INSURANCE

Participants involved in these Programs are covered by a Student & Church Accident Program through Philadelphia Insurance Companies. This is an excess program/secondary insurance reimbursing out of pocket medical copays incurred due to an injury sustained during Diocesan sponsored events. Contact [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) for details.

### 11. VOLUNTEER INSURANCE - THIS INCLUDES LAY MINISTRY VOLUNTEERS AND PARENTS.

Volunteers are covered by a Volunteer Church Accident Program through Philadelphia Insurance Companies This is an excess program/secondary insurance reimbursing out of pocket medical copays incurred due to an injury sustained while volunteering on behalf of the Diocese of San Jose. Using volunteers for unusual or hazardous work, such as General Construction i.e. building, painting, electrical, plumbing, etc. is **strictly prohibited**. Please have [Volunteer waivers](#) signed and on file at your location. Contact [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) for questions on the Insurance requirements for Volunteers.

### 12. CERTIFICATES OF INSURANCE FROM OTHERS

Before any contract is entered 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 WRS prior to signing an agreement**. 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 the Diocesan Director of Facilities [Ian.Abell@dsj.org](mailto:Ian.Abell@dsj.org)

**13. USE OF PREMISES\***

There is a (TULIP) "Tenant User Liability Insurance Program available through [K and K Insurance](#). 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. [Category 1 User Agreement forms](#)

Use the [Category 2 User Agreement Form](#) for nonprofit organizations and a Certificate of Insurance from the group is required. i.e. ICF, St. Vincent De Paul, Columbiettes, AA, Boy and Girl Scouts, etc. Groups that have their own Federal ID number.

For long term use you must consult with [Ian.Abell@dsj.org](mailto:Ian.Abell@dsj.org) Director of Insurance, Risk and Facilities, so that proper legal documents can be tailored to specific needs and to protect the parish and or school.

**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 completed [Certificate of Insurance Request form](#) and a legible copy of contract or agreement to [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) so that insurance 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 your Carnival must provide evidence of insurance Naming Diocese as "additional insured". The Carnival Addendum must be signed by the carnival company and on file at the parish/school. **An Alcohol License must be obtained if being served or sold.** Check with your City/jurisdiction for requirements. Contact [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) for forms and procedures.

**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 Houses/Games
- Water, jet 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 or 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 Office of Insurance & Risk Management [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org) as Insurance policies and procedures are subject to change upon annual renewal July 1.**

**17. INCIDENT REPORTING**

When reporting an incident (property, theft, vandalism, auto accidents, burglary, injuries to parishioners, visitors, fire), submit IR within 24 hours to the Office of Insurance & Risk Management. [Theresa.LaVoun@dsj.org](mailto:Theresa.LaVoun@dsj.org)

# Roman Catholic Bishop of San Jose

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Last Updated: 002/01/2021



**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.