The Diocese of Santa Rosa
Insurance Program Description
(Not including employee benefits insurance)

Effective June 30th of Each Year

In order to ensure proper coverage is maintained for each location and to gain favorable rates by pooling risk, the Diocese administers the insurance programs for all parishes, schools, and other entities of the Diocese as outlined in this section. No insurance should be purchased individually.

The basis of this program is for the Diocese to self-insure for predictable and affordable losses while insuring unpredictable or catastrophic exposures. This approach results in improved cash flow and minimization of overall program costs.

A. PROGRAM OVERVIEW:

The Diocese of Santa Rosa Property, Casualty and General Liability Insurance Program is based upon a combination of traditional insurance, self-insurance, and prudent risk management. The goal of the program is to provide broad coverage on a stable and economical basis.

The Program consists of eight main components:

1. Primary PROPERTY insurance is provided by The Catholic Mutual Group.

2. Primary Earthquake and Flood insurance is provided by Lloyds of London. Note this coverage only applies to building and contents of church and school buildings who have requested this coverage.

3. Boiler & Machinery insurance is provided by The Catholic Mutual Group.

4. General Liability, Automobile Liability, and certain Miscellaneous Specialty Liability coverages are provided by The Catholic Mutual Group.

5. Workers' Compensation and Employers' Liability coverages are provided by The Church Mutual Group.

6. Fidelity and Forgery coverages (Crime insurance) are provided by Fidelity and Deposit Company of Maryland.

7. Fiduciary Liability insurance is provided by Travelers Casualty and Surety Company of America to protect trustees and other fiduciaries of pension and retirement plans.

8. Special Events coverage is provided by The Catholic Mutual Group and is required for outside users of diocesan and parish facilities who cannot meet Diocesan insurance requirements.
B. INSURANCE PROGRAMS:

1. Property Insurance (including Automobile Comprehensive Physical Damage and Collision coverage):

Property insurance coverage is provided to protect personal and real property owned by the Diocese of Santa Rosa, including the personal property of incardinated priests of the Diocese while engaged in ministry directly on behalf of the Diocese. Tuition, fees and program revenues is included as part of a direct damage property loss should that loss result in an interruption of school business.

The Diocesan Self-Insurance Fund acts in a primary manner to the property coverage provided by The Catholic Mutual Group. The Self-Insurance Fund pays the first $50,000 of any loss to personal or real property, subject to a deductible at each location, per loss of $1,000. Coverage under the Self-Insurance Fund is discussed below.

If you need to report a claim, please use the procedure discussed below under PROPERTY CLAIMS REPORTING.

Significant Property exclusions include:

- Any Fraudulent or Dishonest Acts
- Employee Theft
- Asbestos
- Boiler & Machinery
- Electronic Limitation Endorsement
- Electronic Data Recognition
- Flood
- Data Corruption
- Pollution, Contamination, Seepage
- Mold including rust, wet or dry rot and Fungus
- Loss resulting from dampness or atmosphere or variation in temperature
- Land except land improvements
- Water except in tanks, piping system or process equip
- Growing or drying crops or standing timber

Major Exclusions Continue on Next Page
- Nuclear Hazards and/or Power Plants
- Ocean cargo
- Loss by normal settling, shrinkage, expansion Inventory shortage or mysterious disappearance
- Overhead transmission and distribution lines and supporting structures
- Loss by mechanical derangement, inherent vice or latent defect
- Satellites, spacecraft, launch vehicles, launch sites and components
- Animals, Aircraft, Watercraft over 26 feet in length
- Loss by moth, vermin, termites or other insects
- Evidence of debt
- War
- Faulty workmanship
- Delay, use or loss or markets
- Money & Securities
- Wear, tear or gradual deterioration

**Automobile Comprehensive and Collision Coverage** for owned autos of the Diocese is provided. There is no coverage for rental cars while on personal use by priests or other religious or diocesan employees. Comprehensive coverage is for incidents such as glass breakage, theft of the vehicle, vandalism, and damage from other than collision. Collision coverage is for incidents when a diocesan vehicle collides with another object or vehicle.

The Diocesan Self Insurance Fund is the primary insurer of this coverage.

All property damage and liability claims are covered by Catholic Mutual Group. Initial reports are to be made by telephone to Catholic Mutual Group at 1-800-228-6108 (Ext. 2437) during business hours, 7:30 a.m.-4:30 p.m. Central Standard Time (5:30a.m.-2:30 p.m. California time) and should be reported promptly and in no case later than 15 days from the date of occurrence or first knowledge of the loss. Claims can be reported outside of business hours at Catholic Mutual’s emergency claims line: 402-968-5943. A written report using the claim forms provided to each Church or Agency is to follow immediately. It should be sent to:

Claims Department Catholic Mutual Group  
10843 Old Mill Road,  
Omaha, NE 68154

The Claims Department of Catholic Mutual adjusts all Self-Insured claims to pre-established self-insurance policy specifications and processes claims are over the self-insurance policy limits

**Property and Boiler/Machinery:** In the event that buildings are damaged, the diocesan Property and Risk Management Department in coordination with Catholic Mutual will:

1. Evaluate the scope of the damage;
2. Estimate the cost of repair or replacement;
3. Write specifications and solicit bids;
4. Contact trades-people to perform the work only after authorization;
5. Oversee the restoration process;
6. Approve final bills to be submitted to the Self-Insurance Fund for payment. Bills are due from contractors no later than 30 days from the date of completion.

Loss or damage to contents other than buildings will be adjusted directly by Catholic Mutual Group. Authorization must be obtained from Catholic Mutual prior to instituting normal repairs or replacing damaged items. Documentation that will be required includes:

1. Identification of items lost or damaged, with original receipts if possible;
2. Police report for losses due to burglary, theft, or vandalism;
3. Estimate of cost to repair or replace.
4. Purchase order or invoice evidencing actual repair or replacement of the item(s).

**Automobile:** Auto accidents must be reported to Catholic Mutual Group immediately (within 24 hours). Depending on the circumstances of the accident, it may be necessary to file a separate police report and/or a California Department of Motor Vehicle SR1 Form to comply with current financial responsibility laws. Diocese of Santa Rosa will coordinate appraisals and determine the number of estimates needed to adjust the loss.

Claim payments for repairs to diocesan vehicles will be issued by the Diocese of Santa Rosa.

**The Diocesan Property and Automobile Self Insurance Fund and Applicable Deductibles**

Eligibility – A parish, school or agency presenting a claim to the self-insurance fund must be current in its payment of insurance premiums. Eligibility is verified by the Claims Department to ensure that it is appropriate to open a claim file and assign a claim number.

All property and boiler/machinery claims will be adjusted based on the terms, conditions, and exclusions of the Diocese’s primary property/boiler policies. All losses are subject to a deductible of $1,000 deducted from payments made by the location to repair or replace damaged property. All automobile comprehensive and collision claims will be adjusted based on the terms, conditions and exclusions of a standard commercial automobile insurance policy. Generally this is the cost to repair the vehicle or the vehicle’s actual cash value, whichever is less. There is a $1,000 deductible for all comprehensive and collision claims.

All property claims for the personal property of incardinated priests while engaged in ministry directly on behalf of the Diocese will be adjusted based upon terms, conditions, and exclusions of the Diocese’s primary property/boiler policies. The coverage provided is excess of any valid and collectible insurance. There is a $1,000 deductible for each claim submitted; the separate earthquake deductible mentioned above also applies.

**Liability Claims Reporting**

All claims are to be reported to The Catholic Mutual Group. Initial reports are to be made by telephone to The Catholic Mutual Group, and should be reported promptly and in no case later than 15 days from the date of occurrence or first knowledge of the loss. Please have available the basic facts such as who was injured or what was damaged, where did the incident happen, what time and on what day did the incident happen, who was a witness to it, and how did the incident happen. A written report using a claim form to be provided is to follow immediately.
For Property Liability (not Auto) Claims contact:

Dennis Damm, Claims Supervisor  
ddamm@catholicmutual.org  
800-228-6108 Extension #2416  
Fax 402-551-2943

For Auto Liability Claims:

Linda Loney, Senior Auto Claims Representative  
800-228-6108 Extension #2452

Cindy Loftis, Claims Compliance coordinator  
800-228-6108 Extension #2451

2. Workers Compensation and Employers Liability:

January 1st of each year, the Diocese purchased Workers’ Compensation and Employers’ Liability coverages. All employees including private residence employees are covered, as are volunteers.

Workers Compensation Claims Reporting:

All workers compensation claims are to be reported directly to Church Mutual at 800.554.2642. Claim forms and other information, if needed, should be available at your location. When you call please identify yourself as a location of Roman Catholic Bishop of Santa Rosa. Also please identify your location code which was sent to you or is available from Arthur J. Gallagher & Co. as noted below. If you would like to order additional claims information kits please call Nancy Lew at Arthur J. Gallagher & Co. at 415.536.8421. If you need assistance with your claim or you feel the circumstances are unusual or suspicious please call Deborah Olson at Arthur J. Gallagher & Co. at 415.536.8630.

3. Employee Dishonesty (Fidelity) and Forgery (Crime Insurance):

Coverage is afforded to reimburse the Diocese for the fraudulent or dishonest acts of employees. It also extends to include claims resulting from Depositors Forgery. A $2,000,000 limit is provided subject to a $100,000 deductible.

Due to the very sensitive nature of these potential losses, they should be handled CONFIDENTIALLY and immediately reported to either the Vicar General or the Finance Officer.

4. Special Events Coverage:

A Special Event Insurance Program has been arranged to provide liability insurance coverage for certain users of diocesan facilities. The primary purpose of this program is to protect the Diocese from liabilities that may result from nonprofit organizations or individuals using diocesan facilities for short-term events. Please visit the Diocesan website (www.srdiocese.org) under “Administration=>References and Forms” or contact Kelly Righetti at the Chancery at 707-566-3373 for the current Special Event Coverage Form.

Premiums for the coverage are listed on the form. Please note that a separate form for Liquor Liability must also be filled out if alcohol beverages are sold or admission to an event is charged and alcoholic beverages are served. Please submit applications 15 business days prior to the event date.
C. RISK MANAGEMENT ASSISTANCE

Whether the risk of loss is retained by the Diocese or transferred to an insurer, prudent risk management is the key to the long term stability and economic success of your insurance program.

In cooperation with The Catholic Mutual Group, the Diocese has developed specific risk management guidelines to help minimize the possibility of claims and to minimize the effects of those losses that do occur.

If you become aware of a condition or circumstance for which you feel an unsafe hazard has been created, please contact our representatives listed below for assistance.
Property & Earthquake Risk Management Contacts:

**Insurance Questions and Assistance:**
Broc Blanchard  
Member Services Representative  
Office 800-228-6108 x2364  
Fax 402-551-2943  
bblanchard@catholicmutual.org

**For Loss Prevention, Safety and Risk Management Assistance:**
Lisa Namnath  
Loss Control Representative  
Office 909-886-6001  
Fax 909-883-9311  
lnamnath@catholicmutual.org

**For Certificates of Insurance, Documentation and Policy Coverage Questions:**
Broc Blanchard  
Member Services Representative  
Office 800-228-6108 x2364  
Fax 402-551-2943  
bblanchard@catholicmutual.org

Bill Vescio  
Assistant Vice President – Member Services  
Office 800-228-6108 x 2320  
Fax 402-551-2943  
bvescio@catholicmutual.org

**For Workers Compensation Claims Questions:**
Gina Kranz  
Senior Service Coordinator  
Office 1-800-554-2642 option 4, x 4890  
Fax 715.539.4651  
gkranz@churchmutual.com

**For Property/Liability (non-auto) Claims:**
Dennis Damm  
Claims Supervisor  
Office 800-228-6108 x2416  
Fax 402-551-2943  
ddamm@catholicmutual.org

**For Auto Claims:**
Linda Loney  
Sr. Auto Claims Representative  
Office 800-228-6108 x2437  
Fax 402-551-2943  
lloney@catholicmutual.org

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Note: Claims may be reported to Catholic Mutual outside of business hours (CST) at: 402-968-5943.