



Catholic Diocese of Columbus

1500.0 - Risk Management

The Diocese of Columbus has established a program for the management of insurable property and liability risks.

This program, managed by the Diocesan Insurance Office, provides liability and property, automobile, and workers' compensation coverage under one comprehensive plan for all Diocesan entities. The Diocese has elected to be self-insured for the majority of claims and has created a fund through which these claims are paid.

The risk management program requires increased awareness and responsibility for safety and prompt correction of improper, hazardous or unsafe conditions in order to keep claims to a minimum. It is everyone's responsibility to help manage our risks in order to keep premiums down.

The policies in this section will detail how each portion of the risk management program operates, as well as the responsibilities of each Diocesan entity which participates in the program. The policies are:

1501.0 - Self-Insurance

1502.0 - General Liability and Property Coverage & Loss Reporting

1502.1 - Use of Volunteer Labor

1502.2 - Detailed Inventory of Contents

1502.3 - Prevention Systems and Devices

1503.0 - Theft or Loss of Cash & Loss Reporting

1504.0 - Automobile Coverage & Loss Reporting

1505.0 - Workers' Compensation

1506.0 - Diocesan Self-Insurance Program Deductibles

1507.0 - Rental of Facilities

1508.0 - Contractor Evidence of Insurance



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1501.0 - Risk Management

The Diocese of Columbus has elected to provide a program of self-insurance for the majority of property and liability risks. The Self-Insurance program includes property, general liability, and workers' compensation coverage. The following policies are in effect:

- All Diocesan locations are required to be covered under the Self-Insurance program.
- All Diocesan locations are billed premiums for their coverage and will pay to the Insurance office the full amount of premium when due.
- Coverage limits are set Diocese wide based on a review of claims history, property values, and liability potential. Coverage limits less than those established by the Insurance Office are prohibited.
- Locations will implement all loss reduction practices and programs in a timely manner which may, from time-to-time, be recommended by the Insurance Office. By implementing these practices and programs, the premiums for all Diocesan entities could be minimized.

The Diocesan insurance program includes a fully insured automobile coverage for all vehicles owned by a Diocesan entity. All owned vehicles must be reported to the Insurance Office who will contact the automobile insurance carrier and contract for coverage. The full amount of the premium charged by the carrier will be billed to the entity using the vehicle. Diocesan entities are required to acquire coverage through the Insurance Office.



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1502.0 - General Liability and Property Coverage & Loss Reporting

The Diocese of Columbus maintains comprehensive, general liability coverage for all its locations, pastors, administrators, employees and volunteers for actions which result in injury to another person or persons. There is no coverage for individuals who commit criminal or intentional acts, though our insurance program will provide protection for our entities.

Independent contractors or individuals affiliated with groups or organizations that are not designated as an insured entity/location in the diocese are not covered.

All general liability losses must be reported immediately as directed by the Insurance Office. Information to be reported includes:

1. date and time of the accident
2. persons involved
3. location and nature of accident
4. names of witnesses

All property owned by the Diocese of Columbus and locations participating in the Diocesan insurance program are covered. This includes buildings, contents and equipment, fine art, and money and securities.

Property losses must be reported immediately as directed by the Diocesan Insurance Office. Information to be reported includes:

1. date and time of loss
2. nature of property damage
3. location of property
4. estimate of loss

Take immediate action to prevent further damage to the property. (All losses involving burglary, robbery, theft or vandalism, must be reported to the local police department.)



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1502.1 - Use of Volunteer & Casual Labor

Volunteer labor relates to time expended, on an unpaid basis, in work for a Diocesan entity.

Casual labor relates to time expended, on a compensated basis, in very temporary or one-time work for a Diocesan entity. An example of casual labor would be a high school student hired to spread mulch around a church. Another example would be students in a summer work program.

Volunteer and casual labor are not to be used for any hazardous activity, which includes electrical, mechanical or plumbing, activities involving ladders or scaffolds, or activities involving dangerous equipment or chemicals.

Volunteers and those performing casual labor are to be supervised when performing work on Diocesan property and are to be encouraged to complete their work in a safe manner.



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1502.2 - Detailed Inventory of Contents

The Diocese, through an independent organization, ISO, creates periodic inventories of insurable property.

Locations are required to report immediately to the Insurance Office, the acquisition or disposition of any item of significant value.



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1502.3 - Prevention Systems and Devices

The Diocese of Columbus provides loss prevention services to locations in order to achieve optimal safety conditions. These risk/safety inspections are provided approximately every 3 years. The reports to parishes and other locations may indicate remedial measures necessary to maintain safety and security.

Any recommendation affecting safety issues should receive priority treatment.

Locations that experience repeated occurrences of theft are encouraged to obtain and activate prevention devices such as alarm systems.

Locations that experience repeated occurrences of flooding are encouraged to install prevention devices such as back up sump pumps.



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1503.0 - Theft or Loss of Cash & Loss Reporting

Locations which experience theft or loss of cash or cash equivalents (i.e., Scrip) are to report the loss immediately as directed by the Insurance Office. An incident report and a police report should be mailed to the Insurance Office.

Locations are to maintain an up-to-date inventory of all cash equivalents, i.e., Scrip or other certificates that represent cash. This inventory, or a copy thereof, should be kept in a location away from the cash equivalents. In cases of theft, this inventory will be used as evidence of loss.



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1504.0 - Automobile Coverage & Loss Reporting

The following policies are in effect related to vehicles insured through the Diocesan Insurance Office:

- Diocesan vehicles are to be used for business purposes only.
- **Prior** to driving a diocesan vehicle, employees and volunteers must be pre-qualified by filing a form with the Insurance Office so a driver background check can be completed. Background checks will be completed at least annually.
- A list of drivers and vehicles will be reviewed and updated annually with the Insurance Office.
- Maintenance plan and records must be kept for all vehicles at the location. Maintenance is to be performed per manufacturers specification or State regulation, whichever is more stringent. Maintenance records are to be available for review by the Insurance Office as required.
- Drivers of Diocesan vehicles must be 25 years old or older.

Reasons an individual will not be approved for driving a vehicle insured through the Diocesan Insurance Office, based on the results of the driver background check, include, but are not limited to:

- Driving under the influence of alcohol/drugs; failure to stop/report an accident; reckless driving/speeding; driving while impaired; making a false accident report; homicide, manslaughter or assault arising out of the use of a vehicle; driving while license is suspended/revoked; careless driving; attempting to elude a police officer; and any other items as identified by our insurance company.

In addition, the following policies are in effect related to vehicles owned by others that are used for Diocesan purposes:

- Employees and/or volunteers who drive their own vehicle for Diocesan purposes are to carry automobile insurance coverage amounts of \$100,000 per person/\$300,000 per occurrence for Bodily Injury and \$100,000 Property Damage or a Combined Single Limit of \$300,000. A copy of the employee or volunteer insurance card is to be obtained prior to use of the vehicle for Diocesan purposes.
- The use of vans with the capacity of 11 or more passengers including the driver is prohibited.
- Rented vehicles of any type are to be adequately insured by the renting Diocesan entity to hold harmless the Diocese and renting entity from property/liability claims. It is mandatory to purchase over the counter insurance for the rented vehicle.
- Drivers of vehicles used to transport others for Diocesan purposes must be 25 years old or older.

Automobile losses must be reported immediately as directed by the Insurance Office.



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1505.0 - Workers' Compensation

The laws of the State of Ohio provides coverage for employees who are injured during the performance of their work related duties. Any liability incurred is under the State of Ohio Workers' Compensation statutes. Coverage is based on law and all benefits are paid as prescribed by law.

It is the responsibility of each Diocesan entity to assure that their employees operate in a safe and prudent manner. Care must be exercised in the type of work that employees are asked to undertake in order to assure their safety. Employees should not be asked to undertake any hazardous activity, which includes electrical, mechanical or plumbing, activities involving ladders or scaffolds, or activities involving dangerous equipment or chemicals unless they are fully qualified to perform this work.

All injuries sustained by employees while engaged in an employment related activity will be reported by completing a Work Related Incident Report and submitting it as directed by the Insurance Office.

The incident report must be submitted within 24 hours of the incident.

Requests for information regarding claims must be furnished promptly to the Insurance Office or our third party administrator.



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1506.0 - Diocesan Self-Insurance Program Deductibles

The following deductibles are in effect for covered losses:

- Property loss: \$1,000 per occurrence
- Liability Claim: no deductible
- Burglary, Robbery or Theft: \$1,000 per occurrence
- Collections: \$1,000 per occurrence. Failure to deposit monies within a 24-hour period following the last collection of the weekend and/or Holy Day/Holiday could result in increasing the deductible to \$2,000 for that loss.
- Automobile: \$1,000 per occurrence.



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1507.0 - Rental of Facilities

Locations that rent their facilities for non-parish sponsored activities (see information from Catholic Mutual for a definition of non-parish sponsored activity) are to follow the established instructions/guidelines provided by Catholic Mutual.

- Special event insurance is required for all non-parish sponsored activities. This coverage provides \$1,000,000 combined single limit for bodily injury, property damage and host liquor liability coverage.
- There is no deductible for special event insurance.
- Catholic Mutual provides standard forms for requesting Event Coverage.
- The Diocesan entity is to complete the form.
- The renter is to remit payment to the Diocesan entity.
- The Diocesan entity should mail the original application and parish check (made payable to Diocese of Columbus Self-Insurance Fund) at least 15 business days prior to the event to:

**Catholic Mutual
10843 Old Mill Road
Omaha, NE 68154-2600**

If the renter chooses to provide their own coverage, the Diocese of Columbus requires the facility user to provide the entity with a general liability certificate of insurance in the amount of \$1,000,000. Bishop Frederick F. Campbell, the Diocese of Columbus and the parish/school proper name should be named as additional insured.

This coverage is not required if the facility is being used by another Diocesan entity. Please see the published information from Catholic Mutual for additional details on groups required to have this coverage.



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1508.0 - Contractor Evidence of Insurance

All contractors performing work on diocesan property must provide evidence of general liability and workers' compensation coverage prior to beginning work.

Liability limits of \$1,000,000 CSL (Combined Single Limit), at a minimum, must be provided.

The certificate of insurance must name the Diocese of Columbus and Bishop Frederick F. Campbell as additional insureds.

This policy also applies to vendors who are present on Diocesan property for entity activities, such as festivals, casino nights, etc.