



Protected Self-Insurance Program

**The Ecclesiastical Province of Miami, Inc.
A Florida Not-for-Profit Corporation**

Archdiocese of Miami

The explanations contained here are for general information and are only a summary description of the program provisions. The actual insurance coverage applicable is subject exclusively to the terms and conditions contained in the insurance policies contracted between The Ecclesiastical Province of Miami, Inc. and the various insurance companies.



Dear Pastors, Administrators and Principals,

As you likely know, our Archdiocese is part of the Ecclesiastical Province of Miami (EPM) Self-Insurance Program, in cooperation with five other Dioceses in the State of Florida. The Self-Insurance Program represents a tremendous improvement over regular commercial insurance coverage with adequate coverage at a more manageable cost. But under the self-insurance plan, whatever amount of money we spend as a result of any “regular” loss we incur comes out of our own self insurance fund. No insurance company is involved. So it is Archdiocesan and parish money that pays the loss or claim. In the end, this is less expensive than having commercial insurance for those claims, because we avoid paying for the insurance company profit and overhead for a significant portion of the overall program.

By the same token, any loss or claim that can be prevented means we are not unnecessarily spending Church money. Careful attention in eliminating risk is money saved in future premiums for the Archdiocese, and therefore, ultimately saved for the parishes. All of us have the responsibility to be prudent stewards of the resources which have been provided by the generosity of our Catholic people.

In addition to the self-insurance coverage, the Archdiocese must purchase excess insurance coverage for protection in the event of a catastrophe such as a named windstorm, large fire or serious personal injuries due to negligence.

Please study this booklet to become familiar with the administration of our self-insurance program. It is essential that each of us take positive steps to protect the Archdiocese against liability claims by attention to all safety recommendations aimed at reducing risk.

Again, in the words of my installation homily: As I begin my service to this local Church as its fourth Archbishop, I ask for your support, your cooperation – and, most of all, I ask for your prayers. We begin a new chapter in the history of this local Church – and so, this is the time for us all – priests, deacons, religious and members of Christ’s faithful – to assess our fervor and to find fresh enthusiasm for the spiritual and pastoral responsibilities that lie ahead of us. We must look ahead and, like Peter, trusting in Christ’s words, “put out into the deep”. *Duc in altum*. The Lord has already assured us: “I am with you always.”

Sincerely yours in Christ,

A handwritten signature in green ink that reads "Thomas G. Wenski". The signature is stylized and includes a cross symbol at the beginning.

Most Reverend Thomas G. Wenski
Archbishop of Miami

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Please note that the Self-Insurance Program Terms & Conditions may differ from the Excess Insurance Policies and are subject to change without notice.



What Protected Self-Insurance Is

A program to provide property, general liability (including directors and officers and errors and omissions), automobile liability, and workers compensation coverage under one comprehensive plan for all parishes and agencies of The Archdiocese.

The term "Archdiocese" as used in this booklet includes all parishes, schools, diocesan institutions, cemeteries and agencies (nursing homes, housing projects, etc.) of the Archdiocese insured under the Ecclesiastical Province of Miami (EPM) program.

Billings collected by the Archdiocese will be utilized to pay the losses incurred, to provide the necessary administrative service, and to purchase excess insurance to cover a catastrophe or series of catastrophes.

The Self-Insurance Program demands an increased awareness of and responsibility for establishing and maintaining safe conditions and a prompt correction of improper, hazardous or unsafe conditions. The benefits are obvious for the continued well – being and safety of the people of the Archdiocese, the protection of property and the cost of the program.

To assist the Archdiocese in reducing and controlling risks, AJG Loss Control service will provide Safety Reports, Risk Improvement Surveys, and/or training sessions as needed or requested. These reports may suggest remedial steps necessary at facilities under your control. They will frequently point out the existence of hazardous conditions that should be remedied to prevent a loss.

It is the responsibility of the Pastor, the Principal or Administrator of the entity to take the steps necessary to reduce the hazards that are identified as well as any other that they may notice themselves.

The Parish Finance Council or other groups should make periodic reviews and self evaluations for the purpose of eliminating sources of loss or injury. AJG Loss Control service can provide self-evaluation checklists upon request.



What Is Covered

Property Coverage

Property owned by the Archdiocese, including buildings, their contents and equipment, fine arts, money and securities, valuable papers, accounts receivables, business income, builders risk, and extra expense.

Buildings

Buildings are covered for risks of direct physical loss up to the lesser of the cost to repair or replace the damage property (with materials of like kind and quality) or 125% of the value on schedule at time of the loss.

Contents

Coverage on contents is identical to the coverage provided for buildings, subject to a similar valuation limitation.

Glass

Glass including school and church windows is covered. Glass broken as a result of vandalism is covered on an occurrence basis.

Limited Fine Arts

Stained and art glass, paintings and other art objects are also covered up to \$5,000 per item (\$2 million maximum per occurrence) unless specifically declared and scheduled in which case they are covered up to their declared value.

Sacred Vessels

All sacred vessels such as the ciborium, monstrance, and chalice are covered.

*Property to be covered by insurance **must be listed** on the Schedule or otherwise it may not be covered.

Property of others in the care, custody and control of the insured or for which the insured is liable via a written contract is also covered.

Priests Personal Effects Coverage

This coverage is supplementary to individual policies which are advisable to have if personal effects exceed the maximum coverage of \$20,000

provided here for furnishings, chalices, coin collections, golf clubs, cameras, musical instruments and other personal belongings.

New Construction (Builders Risk)

New construction is covered upon reporting to Pastoral Center Personnel and prior to commencement of construction. Building structures and materials owned by the Archdiocese and intended to be part of said structure on the job site are included. A charge will be made based on the cost of construction. (A limit of \$10,000,000 per occurrence applies).

Property of the contractors and their employees, such as tools, equipment, sheds, and machinery is **not** covered.

The contractor shall provide a Certificate of Insurance, which will verify General Liability, Auto Liability and Workers' Compensation coverage. The General Liability policy should include coverage for Bodily Injury, Property Damage and Personal Injury and include Premises and Operations, Contractual liability and Completed Operations, as well as name Archbishop Thomas Wenski and the Archdiocese of Miami as an additional insured for limits not less than \$1,000,000. Additionally, Auto Liability coverage is required for limits of not less than \$1,000,000 for Bodily Injury and Property Damage combined as well as Workers' Compensation Coverage for statutory limits. The certificate/ policy should also provide at least 30 days notice of cancellation to the Archdiocesan Pastoral Center Insurance Office.



What Is Covered (Continued)

General Liability Coverage

General Liability provides coverage for personal injury and property damage where the Archdiocese, parishes, institutions, cemeteries, and agencies covered by the program may be legally liable (injury to employees is covered by Workers' Compensation – not General Liability).

The following is included:

Premises and Operations, including food service, Special Events sponsored by the Archdiocese, the parishes, or institutions, such as meetings, parties, bazaars, picnics or outings. **Festival/Carnival rides operators** need to sign a special contract and provide insurance. See special conditions section.

Large and/or unusual events may require separate insurance. Please contact your Archdiocesan Insurance Office/Pastoral Center.

Coverage protects employees (but not their personal property) while acting within the scope of their employment/assigned activity.

Directors and Officers Liability for Archdiocesan Boards.

Errors and Omission, including Employment Practices Liability for school leaders (principals and teachers), nursing home nurses, counselors, etc. (Excluding other medical practitioners)

The term "**Personal Injury**" includes libel, slander, false arrest, defamation of character, invasion of privacy, wrongful eviction, discrimination, shock and mental anguish, and contractual liability on written contracts.

Host Liquor Liability for parish or institution sponsored affairs is included. A State of Florida temporary license is required at any event where beer, wine or liquor is sold. A license for up to three days should be purchased in the name of the institution at the State's website for \$25.

http://www.myfloridalicense.com/dbpr/abt/forms/index_licensing.html#temporary

Premises Medical Payments are excluded



What Is Covered (Continued)

Automobile Coverage

Automobile liability involving **Archdiocesan owned or leased or rented vehicles** is covered by this program if the Archdiocese, parish, institution, cemetery or agency is held legally liable for personal injury, including property damage, as a result of operating the vehicle.

Personal Injury Protection

- P.I.P. – Florida No-Fault Statutory Coverage is included.
- Uninsured/Underinsured Motorist Coverage **is excluded**.
- The Archdiocese waives any Uninsured Motorist/Underinsured coverage. There is **no coverage**.
- Auto Medical Payments are excluded in the program.

Auto Physical Damage

Collision coverage is provided to all covered vehicles if the vehicle is damaged in a collision with another vehicle or object. Collision coverage is written on an actual cash value basis. \$1,000 deductible. No deductible for windshield damage.

Comprehensive coverage is provided on an actual cash value basis for repair or replacement costs as a result of fire, theft, vandalism, glass breakage, hail, windstorm, explosion, and flood. \$1,000 deductible. No deductible for windshield damage.

Leased and or Rented Cars are also covered when rented for Archdiocesan business purpose. Do not purchase any additional coverage offered by the car rental company when on business for any of the Archdiocese insured entities. It is not necessary.

15 Passenger Vans are excluded. 12 Passenger vans built on a 15 passenger van frame are also excluded.

Other Coverage

Workers' Compensation

Coverage is afforded under the Florida Workers' Compensation statutes for payment of medical costs, and compensation to employees for injury arising out of the performance of their duties. Priests and religious are exempt from Workers' Compensation.

Money and Securities

Limited Money and Securities Coverage is included.

Employee Fidelity

Every employee and volunteer is bonded.



What Is Not Covered

- Property owned by third parties, including employee owned property.
- Priest-owned personal automobiles.
- Priest and religious liability when on personal business.
- Certain types of property loss of a degenerative nature, such as wear and tear, deterioration, loss due to termites, corrosion, mechanical or electrical breakdown, seepage, etc.
- Unexplained loss of money, securities, property, or mysterious disappearances.
- War risk, nuclear damage, pollution liability, mold and asbestos.
- Student accident medical reimbursement insurance programs covered by separate policy.
- Uninsured/Underinsured Motorist Coverage.
- All aircraft and any watercraft over 26 feet.

Please refer to Archdiocesan insurance personnel or Arthur J. Gallagher & Company should you have any other questions about what is covered or not covered under the province/Archdiocesan self-insurance program.



Special Situations to Be Considered

Any hired buses, carnival operators and their equipment, etc. must be properly covered by insurance provided by the contracted service. A Certificate of Insurance must be obtained by the parish, school, institution or agency contracting for the service. The parish or institutions, the Archbishop, and the Archdiocese, must be named in the certificate as “**Additional Insured**”. This certificate must be submitted to the parish or institution with the contract and a copy of the certificate should be forwarded to Gallagher’s Miami office at least 10 working days prior to the event for review as needed.

Other Contracted Services

Companies such as lawn maintenance, exterminator service, janitorial service, etc., working on Archdiocesan property must provide insurance certificates showing current insurance coverage for general liability and workers’ compensation, prior to commencing work. The Pastor, Principal or Administrator is responsible for obtaining the first certificate and renewals thereof.

Limits of at least \$1,000,000 should be required. Higher limits may be needed in certain cases. Contact your Chancery office (Pastoral center) when in doubt.

If any Archdiocesan property is rented or provided to others for gatherings, the individual organization will be required to provide a Certificate of Insurance naming the entity, the Archdiocese, and the Archbishop as “**Additional Insured**”.

No certificates are required from parish organizations or other Archdiocesan entities.

Facilities Use

The Space Usage Agreement Form and Carnival Agreement Form (to be obtained from the Archdiocesan office) is to be completed for any use of Diocesan property along with a Certificate of Insurance showing proof of General Liability with limits no less than \$1,000,000, and Workers Compensation coverage and Auto Liability coverage where applicable. Also the Archdiocese, the entity and the Archbishop needs to be named as an additional insured on all certificates.

Motor Vehicle Reports (MVRs)

MVRs are to be obtained for you by Arthur J. Gallagher & Co. – MIAMI Telephone (800) 488-3003 or FAX (305) 716-3293. MVRs are to be requested on every person, employees and volunteers, who may drive an Archdiocesan vehicle or their own on behalf of the Archdiocese, including all parishes, schools, institutions and agencies of the Archdiocese on a regular basis.

MVR request forms are available through the Archdiocesan Finance Office web page www.theadom.org and Arthur J. Gallagher & Co. The name, date of birth and the driver’s license number are required in the form. Please allow 3 business days for processing.

Any license record that shows 6 points or more during the last 36 months, a DUI, a suspended or revoked status **will not be approved** to drive on Archdiocesan business. In compliance with current privacy standards, the entity will only receive a yes or no response from AJGCo. Drivers that wish to get a copy of their MVR will need to request it from the Florida Department of Motor Vehicles directly.



Special Features of the Program

Who provides what for the Archdiocese and all its locations

- Risk Management consulting and evaluations (*AJG – Miami*)
- Review Contracts and Certificates of Insurance (*AJG – Miami*)
- Claims handling and settlements – Third Party Administrator (*Gallagher Bassett*)
- Subrogation; Collection of claims against others for damages (*Gallagher Bassett*)
- Risk Control Assessment, safety inspections, and accident avoidance recommendations (*AJG – Safety and Loss Control*)
- Safety training seminars (*AJG – Safety and Loss Control*)
- Issue Certificates of Insurance as required by the Archdiocese or other agencies (*AJG – Miami*)
- Motor vehicle reports (MVRs) on drivers (*AJG – Miami*)

**Arthur J. Gallagher
Miami
(800) 488-3003
(305) 592-6080**

**Gallagher Bassett Services
(877) 376-2561**

**Arthur J. Gallagher
Risk Management Safety and Loss Control
(800) 239-8454**



Loss Prevention Services

Loss Control Services

The inspection/Loss Control reports done by Arthur J. Gallagher & Co. Safety and Loss Control personnel and are sent directly to the Archdiocesan Attorney, The Pastoral Center, and the Archbishop for review.

Handling of Inspections

It is highly recommended that Pastors, Principals, or Administrators accompany the Gallagher person through their inspection and review their findings and recommendations with them in person.

Handling of Safety Recommendations

Safety deficiencies are classified by the perceived level of risk. **Class one** should be corrected immediately. **Class two** should be addressed and acted upon as soon as practicable. **Class three** should be taken into account any time an opportunity presents itself to further raise the standard of the location.

Alarm Systems

All major properties should be protected by fire and intrusion alarm systems. Gallagher safety and loss control personnel will assist you upon request in selecting the proper type of alarm system for your location.



Appendix A

Important Names & Addresses

How to Report a Claim

Report all accidents, injuries, and property losses immediately to:

Gallagher Bassett by calling (877) 376-2561
You will need your client ID which is: 060001

Gallagher Bassett Services
Call all New Claims to
1-877-376-2561

Inquires to an already filed claim should be as follows

- Worker Compensation (800) 473-9009
- Liability and others (877) 759-4344

If you are sued

All suit papers should be hand-delivered or faxed to the Archdiocesan Financial Administrator (CFO) at the Pastoral Center and a copy forwarded by Registered Mail to the Gallagher Bassett office as soon as they are received.

General Insurance Questions

1. In case of general insurance questions such as:
 - a) Is it covered?
 - b) Do we need separate insurance?
 - c) Should we sign this contract? Arthur J. Gallagher & Co. will not provide any legal advice. Only questions regarding the insurance implications of the contract will be answered
 - d) Large events that may require separate insurance

Coverage Questions, Requests for Certificates of Insurance, MVR checks.....call

- Tony Abella, Sr. (Extension 102)
- Maria Vergo (Extension 136)
- Ampy Jimenez (Extension 269)
- Virginia Gomez (Extension 125)

**Arthur J. Gallagher
Risk Management Services, Inc.
(800) 488-3003
(305) 592-6080**



Appendix A (Continued)

Safety and Loss Control Services

2. This includes inquiries about
 - Loss control Recommendations and Inspections
 - School safety issues for elementary and high schools including playground equipment safety
 - Fire and burglar alarm systems

For any questions, please contact:

- Li Vasquez-Noone
- Jim Smith
- Mark Waring
- Julio Quiñones

Arthur J. Gallagher
Risk Management Safety and Loss Control
(800) 239-8454

Miscellaneous Issues / Questions

3. Examples:
 - a) Additions/deletions of property or vehicles
 - b) Auto ID Cards

For above, please contact:

Ivonne Diaz • (305) 762-1294 • idiaz@theadom.org

- c) Invoices

For above, please contact:

Lawrence J. Zigmont • (305) 762-1056 • lzigmont@theadom.org

- d) Add/delete property (other than vehicles)

For above, please contact:

Lawrence J. Zigmont • (305) 762-1056 • lzigmont@theadom.org

Appendix B

Property Deductible

Property (Building and contents) = \$5,000

Except Named Windstorm, where deductible is 5% of the value of the affected building.
Deductibles of 5% apply to both the stated value of the building and contents separately.

Auto (Collision and Comprehensive) = \$1,000

Windshield damage = \$0

Priests' Personal Effects = \$250 deductible \$20,000 max coverage
(Supplemental to Individual policies)

Deductibles

Claim Type	Deductible	Reporting Period
		<i>Notify insurance immediately</i>
Worker's Compensation	\$0	(877) 376-2561
General Liability	\$0	(877) 376-2561
Auto	\$1,000	(877) 376-2561
Property (Fire, Lighting, etc.)	\$5,000	(877) 376-2561
Crime/Fiduciary	\$5,000	(877) 376-2561
Priests' Personal Effects	\$250	(877) 376-2561
Property (Hurricane, Named Wind Storm)	5% of value of building/content	(877) 376-2561
Flood	5% of value / excess of separate National Flood Insurance Policy, if applicable	