

Self-Insurance Program

Archdiocese of Indianapolis, Indiana

1400 North Meridian Street
Indianapolis, IN 46202

Policy Period: 7/1/2020-7/1/2021



Arthur J. Gallagher & Co.

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Archdiocese of Indianapolis, Indiana

Forward

This manual gives an explanation of the program of Protected Self-Insurance for the Archdiocese of Indianapolis, IN instituted on August 6, 1974. It also contains details about reporting losses and processing claims. **IT SERVES AS YOUR INSURANCE SUMMARY AND INFORMATION SOURCE.**

Under the Protected Self-Insurance Program, costs resulting from any loss incurred are paid from the self-insurance fund set up by the Archdiocese of Indianapolis, IN. Should there be a catastrophic loss, provisions have been made by means of excess insurance which limits the Archdiocesan risk. The program, therefore, furnishes both adequate coverage and security under the joint self-insurance retention program.

This manual should be read and kept in a handy place for ready reference, particularly with regard to the procedures to be followed in reporting losses and possible claims. In all matters touching upon the insurance program, **THE POINT OF CONTACT IS THE GALLAGHER BASSETT SERVICES INC.'S INDIANAPOLIS, INDIANA OFFICE.**

It has been anticipated from the beginning that the institution of this program will result in control over the steady rise in premiums experienced in the past, while still benefiting from one of the most thorough and comprehensive insurance programs available.

Insurance and coverage questions can be directed to:

Michael J. Witka
Director of Parish Financial Services and
Director of Insurance
(317) 236-1558
or
mwitka@archindy.org

What is Protected Self-Insurance

A program to provide uniform Property and Liability coverage under one comprehensive plan for all parishes and agencies which are a part of the Archdiocese of Indianapolis, IN. It is, therefore, a cooperative program with all parishes and agencies participating in the payment of premiums and claims.

The term “the Archdiocese of Indianapolis, IN” as used in this booklet includes all parishes, schools, Archdiocesan institutions, cemeteries, and agencies comprising the Archdiocese of Indianapolis, IN and held in trust by the Archbishop of Indianapolis, IN. The term “agency” includes parish organizations and parish **sponsored** events, but only in respect to operations by and/or on behalf of the named insured.

Who Administers the Program?

The service agency performing all of the detailed claim work of this Protected Self-Insurance Program of the Archdiocese of Indianapolis, Indiana is:

Gallagher Bassett Services, Inc.
PO Box 2934
Clinton, IA 52733-2934

For any emergency or to report a loss or possible claim, telephone the above office immediately at **(574) 344-2923** or **(800) 452-5452 after business hours.**

Protected Self-Insurance Means

Under this program, the Archdiocese of Indianapolis, IN assumes responsibility for all claims. In effect, this means that every parish, institution, or agency is participating in the payment of claims through its premiums. Locations' premiums will be retained to pay losses incurred, to purchase the necessary administrative services, and to provide the "protected" portion of the program to cover a catastrophe or a series of catastrophes.

Such a program requires an increased awareness of, and responsibility for, safety conditions, and the prompt corrections of improper, hazardous, or unsafe conditions. The benefits will be the continued well-being and safety of the people of the Archdiocese of Indianapolis, IN the protection of its property, and the overall cost control of the program.

The Archdiocese of Indianapolis, IN, in order to achieve optimum safety conditions, provides loss prevention services to locations. Subsequent reports to parishes and other locations may indicate remedial measures necessary to maintain safety and security.

Gallagher Bassett Services, Inc. provides the Archdiocese of Indianapolis, IN with computerized information on losses and claims to assist it in monitoring the insurance program.

How to Report a Loss

Report all losses, accidents, or potential claims **at once** to Gallagher Bassett Services, Inc. by phone at (574) 344-2923 as soon as possible. Follow-up claim forms will be provided, if needed. Timely reporting of claims is very important.

Property Losses: Report the date and time of loss, nature of property damage, location of property, and your estimate of loss. Take immediate action to prevent further damage to property.

All losses involving burglary, robbery, theft, or vandalism must be reported to the local Police Department and Gallagher Bassett Services, Inc.

Liability Claims: Report the date and time of accident, property and/or persons involved, location and nature of accident, names of witnesses, estimate of damage or injury, and your opinion as to the propriety of the possible claim.

Workers Compensation Claims should be reported to Gallagher Bassett Services, Inc. (574) 344-2923 by providing the information on the Indiana Workers Compensation First Report of Employee Injury/Illness form provided on the Archdiocesan website within 24 hours of the accident.

In the event of notice of a lawsuit, e.g., subpoena, etc., the Chancery Office is to be notified immediately. All related papers and documents must be immediately forwarded to the Chancery Office. That Office will then be in immediate contact with Gallagher Bassett Services, Inc.'s office and the Archdiocese attorney.

NEVER MAKE ANY ADMISSIONS OF LIABILITY TO AN INJURED PARTY; ONLY ADVISE THAT THE INCIDENT WILL BE REPORTED TO THE ARCHDIOCESE INSURANCE PROGRAM.

Boiler Coverage: Please report losses to Gallagher Bassett Services, Inc. immediately. Gallagher Bassett Services, Inc. will contact the boiler insurance adjusters so that the attention can be provided without undue delay.

How Claims are Paid

Gallagher Bassett Services, Inc. will provide all claim-processing services. In most cases, payment of a claim will be made directly to parishes and other locations by the Protected Self-Insurance Program where loss is suffered, otherwise directly to the person or persons involved. Information about settled claims is available from the claim office at (573) 344-2923.

Special Features of the Program

Gallagher Bassett Services, Inc. will provide for the Archdiocese of Indianapolis, IN the following:

- Loss adjustments – claims investigations/settlements – subrogation.
- Maintenance of individual location files.
- Certificates of Insurance required by persons or firms providing services.
- Risk inspections/safety surveys to selected locations annually.
- Loss experience analysis.
- All questions and assistance with regard to the Property and Casualty claims should be directed to the local Gallagher Bassett Services, Inc. office, (573) 344-2923.
- All questions regarding the Self-Insured Program should be directed to the Director of Risk Management, Michael J. Witka, (317) 236-1558.

Specific Coverages that are Provided

Property Coverage

All property owned by the Archdiocese of Indianapolis, IN and locations participating in the Protected Self-Insurance Program are covered. This includes buildings, their contents and equipment, fine art, and money and securities.

Coverage is provided on a Replacement Cost basis. The cost of repairing or replacing a building and/or its contents at the time of loss determines the amount of recovery to be negotiated.

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| Buildings | <ul style="list-style-type: none">All buildings are covered to their full replacement cost, unless the property has been determined to be on demolition agreed amount coverage only. Subject to specified deductible. |
| Contents | <ul style="list-style-type: none">Contents are covered to their full replacement cost. (Please see coverage on Personal Property.) Subject to Specified deductible. |
| Glass | <ul style="list-style-type: none">All risk coverage is provided on all glass. Glass broken as a result of vandalism is covered on an occurrence basis. Losses cannot be accumulated over an extended period of time and presented as a single claim to offset the specified deductible. |
| Fine Arts | <ul style="list-style-type: none">Stained and art glass, statues, paintings, and other art objects owned by the Archdiocese are covered at replacement cost. The specified deductible applies. |
| Sacred Vessels | <ul style="list-style-type: none">All sacred vessels, owned by the Archdiocese, such as ciborium, monstrance, chalices, etc., are fully covered. <p>When a content's loss is authorized for replacement, replacement must actually be made. REPLACEMENT COST WILL NOT BE PAID IF REPLACEMENT IS NOT MADE. The specified deductible applies.</p> |
| Flood Damage | <ul style="list-style-type: none">Protection includes flood, sewer backup, wind-driven rain, overflow of streams, or other bodies of water. An annual aggregate limit applies to all locations. |
| Earthquake | <ul style="list-style-type: none">Losses resulting from earthquake, landslides, earth sinking, rising, shifting, or mine subsidence are covered except normal settling, shrinkage, or normal expansion in foundations, walls, floors, or ceilings. An annual aggregate limit applies to all locations. |
| Exclusion of Note | <ul style="list-style-type: none">Mold. |
| Construction | <ul style="list-style-type: none">On all projects in excess of \$10,000,000, the contractor must furnish Builders Risk insurance with the Archdiocese and Parish named as Additional Insureds.On all projects under \$10,000,000, Builders Risk coverage will be provided through the Archdiocese Self-Insurance Fund. Please note this is a single limit shared by all locations.On all projects, the contractor must furnish Certificates of Insurance verifying General Liability and Workers Compensation coverages.Property of the contractor and their employees, such as tools, equipment, sheds, and machinery is not covered. |

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Liability Coverage

All General Liability where the Archdiocese of Indianapolis, IN parishes, institutions, cemeteries, and agencies included in the program are legally liable for personal injury, including property damage, to persons other than employees of these participants.

Included are the following:

- Directors & Officers Liability (single limit shared by all locations).
- Automobile Liability/Auto Physical Damage
- Events sponsored by church organizations such as bazaars, picnics, or outings which are by or on behalf of the Named Insured.
- Members of pastoral councils and finance councils and other individuals serving their Parish and/or the Archdiocese of Indianapolis, IN, in an agency capacity.
- Errors and Omissions Liability, Contractual Liability.
- Personal Injury: The term personal injury includes libel, slander, false arrest, defamation of character, invasion of privacy, false eviction, wrongful termination, discrimination, shock and mental anguish, errors and omissions, humiliation, and infringement of copyright.
- Employees while acting within the scope of their employment.
- Teachers Liability, i.e., physical injuries sustained by a student as a result of actions performed by teachers in the performance of their duties, e.g., corporal punishment.
- Counseling activities.
- Catholic Social Services.
- Host Liquor Liability: Liquor Liability is covered as defined by the state of Indiana statutes. This coverage applies only to Archdiocese or parish sponsored events.
- School Board Legal Liability.
- Watercraft Liability.
- Cemetery Malpractice/E&O.

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Boiler & Machinery

Properties with exposure to boiler or pressure vessels are included through specific insurance coverage. Coverage also includes central air conditioning systems, refrigeration systems, combustion engines, and hot water heating system piping. Coverage is also provided for spoilage, ammonia contamination, extra expense, business interruption, and utility service interruption. For Boilers and Pressure Vessels, there is a specified deductible. All deductibles are per occurrence. Routine maintenance costs are not included.

Hartford Steam Boiler Inspection and Insurance Company (HSB) will perform certified inspections as required by law. To schedule an inspection please contact HSB at 800-333-4677 or NSCINSP_Hotline@hsb.com.

Report all claims to Gallagher Bassett Services, Inc.

Fidelity

Fidelity coverage is limited to \$1,000,000 per occurrence for loss of monies and securities due to the infidelity or dishonesty of volunteers, and employees of the Named Insured.

Workers Compensation

All liability incurred is under the state of Indiana's Workers Compensation statutes. Coverage is based on law and all benefits are paid as prescribed by law. All claims/injuries (work-related) must be reported to the Gallagher Bassett Services, Inc. office **within 24 hours of the accident**.

Student Accident

For covered injuries incurred during the hours and days when school is in session and while attending or participating in school-sponsored activities on or off school premises in the U.S.

What is not Covered

- Privately owned property of employees and other third parties. Unexplained loss of money, securities, or property.
- Unexplained loss of money and securities, or property.
- Medical payments resulting from student accidents.
- Property losses of a degenerative nature, such as deterioration, corrosion, mechanical or electrical breakdown, and loss due to termites. There is no coverage for damage to trees/shrubbery.
- War risk and nuclear damage.
- Personally owned vehicles.
- 15 Passenger Vans
- Liability for accidents arising from the use of trampolines.
- Asbestos and lead or any asbestos and lead related injury or damage and losses from detrimental effects of hazardous **pollutants**, etc.
- Mold or fungal pathogens loss or cause of loss.
- Hospitals.
- Medical payments resulting from persons injured on Archdiocese property or as a result of Archdiocese activities where there is no liability.
- The Parish deductible is \$5,000 for each claim.
- Statuary outside of buildings, unless specifically reported with appraisal to the Risk Manager as acquired.

A more detailed wording of the exclusions is on file with the Risk Manager.

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Special Situations (or Events) to be Considered

1. Carnival Equipment, Rides, Amusements, etc.

Any carnival equipment, etc., **must be properly covered by insurance provided by their owner and/or operator.** A Certificate of Insurance coverage must be obtained by the parish, school, institution, or agency contracting for this service. The parish and/or agency, the Archbishop, and the Archdiocese of Indianapolis, IN must be named in the certificate as Additional Insureds. A copy of this certificate must be sent to the Archdiocesan insurance office – Attention: Risk Manager

2. Construction/Renovation Projects

Individuals and/or firms contracted to work on Archdiocese property must provide insurance certificates showing current insurance coverage for Liability and Workers Compensation. Also, where available, without added charges to the Archdiocese of Indianapolis, IN contractors should provide a **“hold harmless”** agreement in favor of the parish or agency representing the Archdiocese of Indianapolis, IN and name the Archbishop and the Archdiocese of Indianapolis, IN as **“Additional Insureds.”**

3. Service Contracts, e.g., Catering, Cleaning, etc.

At the time of entering into a contract with any contractor, or for a contracted service such as food catering, etc., an indemnification clause must be incorporated into the contract. Further, to protect the parish and/or the Archdiocese of Indianapolis, IN from suits brought about by accidents in conjunction with the service provided, these contractors must carry their own insurance and provide the parish or Archdiocese of Indianapolis, IN with evidence of same.

4. Church-Sponsored Events

Mentioned here only to distinguish from non-sponsored events.

The Archdiocese of Indianapolis, IN and parishes are covered for **Church-sponsored** events when parish or Archdiocese facilities are used for same. Additional coverage may be required for certain events.

Non-Sponsored Events – Outside Person or Group

The Archdiocese will not be responsible for liability created by these events. Non-sponsored events are those which are not Church-related and in which outside groups/individuals rent facilities for weddings, graduation parties, and other similar occasions.

When an event is non-Archdiocese sponsored, but is being held on Archdiocese of Indianapolis, IN owned property, the “lessee” of the Archdiocese of Indianapolis, IN property must provide the Archdiocese of Indianapolis, IN, a “special events” insurance policy, or provide a certificate of insurance to the Archdiocese of Indianapolis, IN.

The key term is **non-Archdiocese sponsored**. All events that are sponsored by the **Archdiocese of Indianapolis, IN**, parishes, schools, etc., **are covered** by the Protected Self-Insurance Program of the Archdiocese of Indianapolis, IN.

6. Rented Vehicles, e.g., Buses, Vans, Autos, etc.

Rented vehicles of any type should be adequately insured by the renting parish, agency, etc., to insulate the Archdiocese of Indianapolis, IN from Property/Liability claims. At rental time, insurance is usually offered and should be purchased, especially for short-term rentals (seven days or fewer) when additional insurance is required.

In all matters, information and help are near and as convenient as your telephone (24 hours). Make full, frequent, and supportive use of the expertise and the services provided. For any assistance, call Gallagher Bassett Services, Inc. at (574) 344-2923 or Mike Witka, Director of Risk Management, at (317) 236-1558.