Catholic Mutual Group



P+SIC Insurance Program Updates



Presentation by: Jordan Harper, Claims / Risk Manager



WHO WE ARE

A Catholic Organization solely **committed** to protecting the Catholic Church in North America







- Catholic Mutual Relief Society is a 501(c)(3) non-profit, tax exempt organization, listed in the Official Catholic Directory
- Catholic Mutual Relief Society is a self-insurance fund of the Catholic Church, not an insurance company
- Only Catholic institutions in North America and its territorial sees are eligible for membership
- Founded and Led by the Church- Catholic Mutual's Board of Trustees is composed of 23 Cardinals, Archbishops, and Bishops
- Catholic Relief Insurance Company of America is a wholly-owned subsidiary of Catholic Mutual Relief Society, currently re-affirmed as an "A-", "Excellent" captive insurance company from A.M. Best



Cathedral of St. Joseph- Diocese of Sioux Falls, SD

Your Team



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Special & Sponsored Events

• What is a Special Event?

• When an outside organization and/or person(s) rents or uses Parish/School/Agency facilities for an event such as a birthday party, gala, etc. This special events coverage provides \$1,000,000 in coverage for the event which is separate from the Parish/School/Agency's insurance with Catholic Mutual. The standard special events charge is \$95.

• What is a Sponsored Event?

• When the Parish/School/Agency is sponsoring/hosting an event that is high risk and/or going to have close to 800+ people in attendance. This sponsored events coverage provides \$1,000,000 in coverage for the event which is separate from the Parish/School/Agency's insurance with Catholic Mutual. If you have a Parish/School/Agency sponsored event you think may need this coverage, please reach out to us so we can discuss. The charge for these events vary based on activities and attendance.

Applications for Special and Sponsored Events coverage can be found on the Archdiocesan website. Visit archatl.com, go to offices, finance, insurance. Or visit the following link: Insurance Forms

SPECIAL/SPONSORED EVENTS INSTRUCTIONS

Special/Sponsored Events Instructions can be found at the following link: Events Serving Alcohol, Special & Sponsored Events Coverage Instructions

Student Accident Coverage

The Archdiocese of Atlanta has placed Student Accident Coverage with Zurich for student injuries. This coverage is excess any other collectible coverage. Student Accident Coverage will provide coverage for the parent's out of pocket expenses such as a deductible or co-payments. The parent's health insurance coverage is primary, and the Student Accident Coverage sits excess.

When should a Student Accident Claim be reported to Catholic Mutual?

• Only serious injuries should be reported to Catholic Mutual. Some examples of serious injuries include concussions, head trauma, and broken bones.

STUDENT ACCIDENT INSTRUCTIONS

Student Accident Instructions can be found at the following link: Student Accident Instructions

Employee / Volunteer Drivers

Employee/Volunteer Driver Forms, Steps, & Risk Management Information can be found at the following link: Employee/Volunteer Driver Forms & Instructions

Overview of Employee / Volunteer Driver Process & Info:

- Parish/School/Agency Administrator Reviews Checklist & Employee / Volunteer Completes Driver Forms
- Each Driver will need to log in to CMGConnect.org and view the Defensive Driving Course "Be Smart Drive Safe Video" From Catholic Mutual.
- If driving personal vehicle on business, transportation policy requires underlying limits of \$100,000 per person / \$300,000 per accident
- If driver is driving a vehicle that seats 16 or more passengers, a CDL (Commercial Driver's License) is required.
- All drivers transporting minors and/or vulnerable individuals must be safe environment compliant.
- No use or rental of 11-15 passenger vans.

Catholic Mutual Safety Inspections

What is a Catholic Mutual Safety Inspection?

- Review insurance coverages, ledger page, and make any updates to ledger page.
- Review risk management questionnaire and answer any questions you may have.
- Walk through of buildings/property to identify and address any potential risks.
- Send location a Safety Inspection Report documenting potential risks.
- We ask locations to provide a response on the Safety Inspection Report indicating an <u>action taken</u> or an <u>action planned</u> for the risks identified in the report within 30 days of receipt. The responses can be sent to <u>twhavers@catholicmutual.org</u> or <u>jharper@catholicmuutal.org</u>

Modified Inspection Plan (July 1st – June 30th)

- Effective 7/1/2024
- Catholic Mutual will visit half of Archdiocesan locations between July 1st June 30th.
- Catholic Construction will visit the other half of locations between July 1st June 30th.
- Inspection list will flip flop every year. So, you will receive one inspection per year from either Catholic Mutual or Catholic Construction.

Building Reports

Please advise CMG of the following:

- Building Purchases
- Building Renovations
- Building Additions
- Building Sales
- Building Tear Downs

This information is needed to ensure:

- Your buildings are insured appropriately
- You are not paying insurance premiums on a building that is no longer there

Please note it is the responsibility of the Parish/School/Agency to advise Catholic Mutual of any building changes, building purchases, building removal, and/or insurance changes.

Archdiocesan Appraisals

Property Appraisals

- The Archdiocese has selected Specialty Property Appraisals, LLC to perform appraisals of all property.
- The property appraisal will provide updated building values.
- Estimated start date for appraisals is around February 2025.
- When they are ready to begin, they will reach out to your Parish/School/Agency to schedule appointments.
- Please be sure to show and/or inform the appraisers of all owned property both on-site and off-site.

Certificates of Insurance (COI)

COI Instructions can be found in the Communique at the following link:

2024 COI Instructions

COI Instructions

Issued 7/22/2024

ACORD 25 (2016/03)

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	DOUCER			CONT	ACT John Do						
AF	BC Insurance Agency				PHONE XXX-XXX-XXXX FAX (A/C, No, Ext): (A/C, No): E-MAIL 12345@abcinsurance.com						
12	23 ABC Rd.			E-MAI ADDR	E-MAL ADDRESS: 12345@abcinsurance.com						
Sm	nyrna, GA 30080				INSURER(S) AFFORDING COVERAGE NAIC #						
				INSUF	INSURER A : Insurance Company A						
	ured LBC Construction, LLC				INSURER B : Insurance Company B						
	56 Construction Lane.				INSURER C : Insurance Company C						
	myrna, GA 30080										
01					INSURER E :						
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Arc	<mark>tert Name of PARISH/SCHOOL"</mark> rchbishop Gregory J. Hartmayer, Archbis Trustee of the AoA Parish Real Estate Tr			e Archdiocese of Atlanta, TH	E EXPIRATION	DATE THE	ESCRIBED POLICIES BE CA EREOF, NOTICE WILL B				
	ppointed Successors and/or Administrato			,, ., .,, ,	ACCORDANCE WITH THE POLICY PROVISIONS. Name PARISH/SCHOOL to protect Parish/School Entity						
	-			AUTH	AUTHORIZED REPRESENTATIVE						
	01 Lake Park Dr. SE										
Sm	nyrna, GA 30080-8862				Name Archbi	shop & AoA	Parish Real Estate to prot	ect Poj	perty		

The ACORD name and logo are registered marks of ACORD

Sample COI

COI Real Life Example

ACORD (CERTIFICATE OF LIA	BILITY INS	URANC	E		30/2024			
THIS CERTIFICATE IS ISSUED AS A CERTIFICATE DOES NOT AFFIRMA BELOW. THIS CERTIFICATE OF II REPRESENTATIVE OR PRODUCER,	TIVELY OR NEGATIVELY AMEND, NSURANCE DOES NOT CONSTITU	EXTEND OR ALT	ER THE CO	VERAGE AFFORDED	BY THE	POLICIES			
IMPORTANT: If the certificate holde If SUBROGATION IS WAIVED, subjet this certificate does not confer right	ect to the terms and conditions of the	he policy, certain p	olicies may						
PRODUCER	s to the certificate holder in fied of s	CONTACT NAME:	ų.						
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2800 Century Parkway NE Suite 300		PHONE (A/C, No, Ext): 404-63 E-MAIL ADDRESS: Certs@ys	atosins com	A/G. No	FAX (A/C, No) 404-633-1				
Atlanta GA 30345				RDING COVERAGE	1	NAIC #			
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Dyco Enterprises, LLC			Company of America		12572				
6301 Button Gwinnett Drive Doraville GA 30340		INSURER D :							
		NSURER E :							
		INSURER F :							
OVERAGES CE	ERTIFICATE NUMBER: 1254240472			REVISION NUMBER:					
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	the Description	of		GENERAL AGGREGATE	\$3.000				
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See Attached		Acceptable. This says blanket additional insured where required by written contract.							
CERTIFICATE HOLDER		CANCELLATION							
Archbishop Gregory J. H The RC Archdiocese of AoA Parish RE Trust da	tholic Church, Newnan, Inc. Hartmayer Archbishop of Atlanta as the Trustee of th ted January 4, 2013 and sessors and/or Administrators	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.							
3 Vilage Rd Newman GA 30265		An John-							
				CORD CORPORATION	All rig	hts reserve			
	The ACORD name and logo a le. The address the address of Acceptable. Th			D Archbishop GregoryJ	. Hartma	yer,			
	Archbishop of	Atlanta AoA Paris	h Real Estat	are listed in the Cert	ry 4, 201	3, and			

CLARIFICATION OF COI INSTRUCTIONS

ADDL INSD Box. Ok to be left blank if additional insured wording is provided in the DESCRIPTION OF OPERATIONS box.

If unable to fit everything in CERTIFICATE HOLDER box, they may list Archbishop Gregory J. Hartmayer, Archbishop of Atlanta AOA Parish Real Estate Trust, dated January 4, 2013, and His appointed Successors and/or Administrators in the DESCRIPTION OF OPERATIONS BOX.

Address in CERTIFICATE HOLDER box should be the address of the Parish/School/Agency.



Online Learning Management System

Available Training Resources:

Transportation

- Be Smart Drive Safe II
- Church Transportation Is it Necessary and Ministry Based?
- 11-15 Passenger Van Policy
- CARES Best Practices Library
- Youth Ministry
 - Youth Ministry Everything Matters and Everyone Has a Role
- Safe Environment
 - *Safe Haven It's Up to You* is a 60-minute USCCB compliant training video
 - A Safe Haven Starts at Home
 - A Safe Side of the Line
 - Vulnerable Adults eLearning Training
 - CMG CARES for Kids Newsletters
 - Safe Haven: Religious Education
 - CARES for Kids Monthly Newsletters
 - Suicide Prevention New!
- Parish Festivals
 - Safe and Successful Parish Festivals

Business of the Church

- Best Practices for Financial Management and Cash Handling
- Best Practices in HR Management
- Best Practices for Facilities Usage Management
- School Safety
 - Defeating a Violent Intruder
 - Getting Ready to Defeat a Violent Intruder
 - Bloodborne Pathogen Training
 - Playground Safety video
 - School Top Safety Hazards eLearning video
 - Anti-Bullying Training
 - Fair, Kind & Free Student Harassment Training New!
- Cyber Liability eLearning Series
 - Malware and Phishing video
- Safety
 - Fire Safety
 - Preventing Slips, Trips & Falls
 - Preventative Maintenance
 - Sexual Harassment in the Church
 - Clergy Conduct The Highest Standard
 - Critical Incidents Emergency Preparedness New!

CMGConnect End-User Instructions

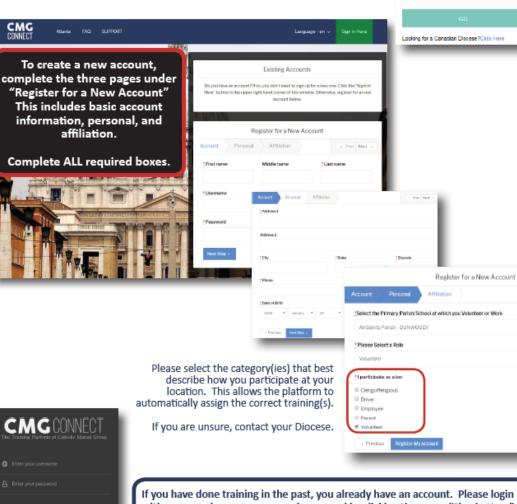
Find Your Diocese

Select a Diocese

Step 1: Accessing CMG Connect

CATHOLIC MUTUAL GROUP

Go to www.CMGconnect.org/ to select your Arch/Diocese from the dropdown box then click GO. This will bring you to your Arch/Diocese's landing page (sample below).



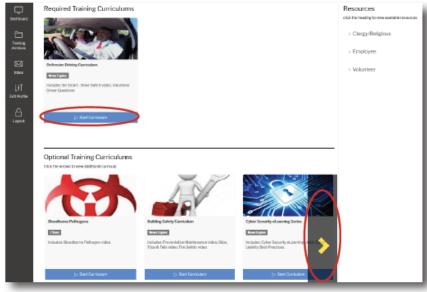
with your previous username and password by clicking the green "Sign in Here" button at the top right of the page.

If you cannot remember your username and password and have an email address in the system, please click 'Forgot Password'. If your email address is not recognized, email cmgconnect@catholicmutual.org to request a password reset.

Step 2: Locate and Open Trainings

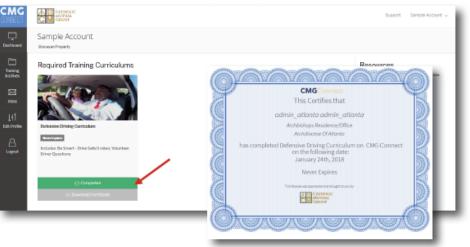
Once you have completed the registration process, you will see the training curriculums. Click "Start Curriculum" to begin. Note: Available curriculums will vary based on Arch/Diocese customization as well as the participation category you selected when registering for your account.

To view other Optional Trainings, click the gray arrow and scroll through the list.



Step 3 (Optional): Print Certificate

When you have reached the end of the training, click on your dashboard and find your completed training. Click "Download Certificate" to view and download your completion certificate.



www.CMGconnect.org