



Archdiocese of San Francisco Insurance Program Description (Not including Employee Benefits Insurance)

Effective July 1, 2022 – Expiration July 1, 2023 (Other than Workers' Compensation)

The Archdiocesan Central Office administers the insurance programs for all parishes, schools, and other entities as outlined in this section in order to ensure proper coverage is maintained for each location and to gain favorable rates by pooling the risk throughout the Archdiocese. Coverages, limits, and deductibles may vary. No insurance should be purchased individually unless cleared through the Office of the Vicar for Administration or the Chief Financial Officer.

The purpose of this program is for the Archdiocese to cover risk exposures through a combination of insurance and self-insurance up to the coverage limits.

A. PROGRAM OVERVIEW:

The Archdiocese of San Francisco's Property, Casualty and General Liability Insurance Programs are based upon a combination of traditional insurance, self-insurance and prudent risk management.

The Program consists of the following main coverages:

1. Property Insurance
2. General Liability, Automobile Liability, and certain Miscellaneous Specialty Liability Insurance
3. Student & Volunteers Accident Insurance
4. Workers' Compensation and Employers' Liability Insurance
5. Fidelity and Forgery/Crime Insurance
6. Fiduciary Liability Insurance
7. Special Events Liability Insurance
8. Cyber Liability

B. INSURANCE PROGRAMS:

1. Property Insurance:

The property insurance in our program provides coverage for damage to buildings and business personal property owned by the participating Archdiocesan Corporations subject to the terms and conditions of the property policy.

Because of the risk in California, earthquake insurance is extremely limited in coverage and very expensive. Therefore, the Archdiocese does not purchase earthquake coverage for its properties.

Property insurance coverage includes the loss of personal property at an Archdiocesan owned or an Archdiocesan assigned residence of incardinated priests of the Archdiocese while engaged in ministry directly on behalf of the Archdiocese. Any priest personal property in excess of \$5,000 will not be covered by our policy (the Parish deductible will be applied to each loss). Thus, the priest is encouraged to purchase personal/renter's insurance coverage for all his personal items with a replacement value of over \$5,000.

Personal property of employees and visitors is not covered.

Tuition, fees and program revenues will be included, as part of a claim for direct damage property loss should that loss result in an interruption of school/church business.

Property exclusions are based upon our insurance policy in existence at the time of loss. Please check with Arthur J. Gallagher & Co. for clarification.

Automobile Comprehensive and Collision Coverage for archdiocesan owned autos is provided. There is no coverage for employee, volunteer, priest or other religious owned vehicles.

2. **General Liability, Automobile and Specialty Liability Insurance:**

The liability insurance program is provided to protect the participating Archdiocesan corporations and the priests, other religious, employees and volunteers who act on behalf of the Archdiocese within the scope of their duties. The program provides legal defense and indemnity for claims for legal liability made against the corporations and covered individuals subject to the terms and conditions of the insurance policies in effect.

General Liability exclusions are based upon our insurance policy in existence at the time of loss. Please check with Arthur J. Gallagher & Co. for clarification.

High Risk Activities: Certain activities present situations that are **not covered by our insurance and are to be avoided**. These activities increase the Archdiocese's exposure to injury and financial loss. Any questions regarding acceptable activities should be directed to Arthur J. Gallagher & Co. prior to planning and/or scheduling the activity.

Activities that are considered high risk include but are not limited to:

- Placement of candles on the ground, on stands below waist-level, or at temporary shrines
- Use of vehicles for transportation such as watercraft or aircraft other than public/commercial transit, 15 passenger vans, hayrides.
- Sports activities such as bungee jumping, scuba diving, water skiing, river rafting, boxing or martial arts, rock climbing, ropes or obstacle course events in excess of 12 feet.
- Carnival operations such as "sumo wrestling", human fly, and similar contact/impact events.
- Carnival rides, dunk tanks (Dunk Tanks are not allowed in any context), moon bounces, etc. except when operated by vendors under approved contracts.
- Fireworks, trampolines, bounce houses and events involving livestock.

Property Claim Reporting:

All Property losses (water damage, fire, storm damage) are to be reported via phone or email to:

Debbie Ramos, Associate Manager

Archdiocese of San Francisco

Real Property Support Corporation

Direct (415) 292-0804 | Main 415-292-0800 | Fax 415-292-0805

Email: ramosd@adsfrpsc.org

Liability Claim Reporting:

All Liability claims (slip/falls, injuries to parishioners, auto accidents) are to be reported via email directly to:

George Hills Co.

MyGHCNewClaims@georgehills.com

All claims should be reported promptly or at first knowledge of the loss. The e-mail should contain that your location is part of the Archdiocese of San Francisco, the basic facts such as the name of your parish/school, 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 and the name of and contact info of the contact person at your location..

Note on Property and Liability Claims Eligibility: A parish, school, or agency presenting a claim must be current in its payment of insurance premiums. Gallagher's Claims Department verify premium payment status prior to beginning adjustment of any claim reported except to the extent necessary to prevent further loss to property, life or value. If premium payments are not current, authorization will be given for only those steps necessary to secure a damaged area or prevent loss of life.

3. Student & Volunteers Accident Insurance

The Archdiocese of San Francisco is pleased to provide a student & volunteer accident insurance plan for the current school year. Enrolled student participating in a school sponsored and supervised activities, including interscholastic athletics, are covered for Accident Medical Expense Benefits and Accidental Death and Dismemberment Benefits subject to the terms, conditions, limitations, and exclusions of the Policy. It covers medical expenses for the medically necessary treatment of injuries that are the direct and independent result of a Covered Accident during the policy period. Coverage is extended to Authorized Volunteers of the Archdiocese while participating in scheduled and supervised volunteer activities of the Policyholder.

When an injury occurs, please refer to the Accident Claims Packet for the claim form and instructions. Injuries must be reported to the Archdiocese of San Francisco within 72 hours and the Participant Accident Claim Form must be submitted to BMI Benefits, the policy claims administrator. To ensure prompt and efficient processing of all medical bills, please read and follow the instructions in the detailed claims packet carefully.

- For Claims questions or assistance, please contact
Lisa Crupi
Telephone: 800-445-3126 x 149

Email: lisac@bobmccloskey.com

4. Workers' Compensation and Employers Liability Insurance:

The Archdiocese purchases Workers' Compensation and Employers' Liability coverages as required by law. All employees including private residence employees are covered.

Workers Compensation Claims Reporting: All Workers' Compensation claims are to be reported directly to GuideOne Mutual Insurance Company

To report a claim for an injury to an employee only (volunteers are covered separately) use the following:

Call, fax first report of claim or email to:

Telephone: (888) 748-4326

Fax: (800) 676-4457

Email: CLU@guideone.com

- 1) Identify yourself as being part of the **Roman Catholic Archdiocese of San Francisco**
- 2) Provide them with your new **Policy Number: 01-0007-146**
- 3) Provide the name of your parish, school or location
- 4) The claims person answering the call will ask you for all the information they need.

We recommend that you download all of the claim forms and posting notices available on the GuideOne website at: www.guideone.com

Should you need additional information contact Arthur J. Gallagher & Co.

Nancy Lew

Email: Nancy_Lew@ajg.com

Phone: 415-536-4040

Ken Johnson

Email: Ken_Johnson1@ajg.com

415-536-8406

5. Fidelity and Forgery/Crime Insurance

Coverage is afforded to reimburse the Archdiocese for the fraudulent or dishonest acts of employees. A \$2,000,000 limit is provided subject to a \$2,500 deductible.

Due to the very sensitive nature of these potential losses, they should be handled CONFIDENTIALLY and immediately reported to either the Moderator of the Curia or the Chief Financial Officer.

6. Fiduciary Liability Insurance:

Fiduciary Liability insurance is provided to protect trustees and other fiduciaries of pension and retirement plans. A \$2,000,000 limit is provided, subject to a \$1,000 deductible.

7. Cyber Liability:

Cyber liability insurance covers damages caused by electronic threats to your computer system or data. These threats can lead to the theft, damage or misused of sensitive information.

- For claims questions or assistance, please contact:

Nancy Lew
Email: Nancy_Lew@ajg.com
Phone: 415.536.4040

Ken Johnson
Email: Ken_Johnson1@ajg.com
Phone: 415.536.8406

8. Special Event Liability, Including Property Damage for Outside Users Commonly called TULIP that stands for Tenant User Liability Insurance Program

Outside User/Special Events Insurance is a policy, which may be purchased by qualifying non-Diocesan groups or individuals that use Diocesan facilities for non-parish events to fulfill Diocesan insurance requirements. The group or individuals using the premises ("users"), parish or school and the Diocese are afforded liability insurance coverage for injuries and property damage resulting from the on premises operations of the users subject to the terms and conditions of the policy. Following is an overview of the coverage provided:

Limit of Liability	\$1,000,000 Combined Single Limit
Host Liquor Coverage	Included
Major Exclusions and Limitations	<ul style="list-style-type: none">➤ Sports and Athletic Events➤ Rock Band Event➤ Fireworks and Fireworks Display➤ Any Mechanically Operated Amusement Device➤ Any Band Member Practicing for or Performing at a Dance

Please visit [GatherGuard](#) site for the full list of exclusion

HOW TO PURCHASE AND WHO SHOULD PURCHASE THE COVERAGE?

- Contact parish or school to reserve date for your event.
- Once date is secured, visit GatherGuard to **purchase online** a Special Event insurance coverage.
- Generally, any individual or non-Diocesan group that uses your facilities on a one time or occasional basis should purchase this coverage.
- This program is not designed for habitational activities (sheltering of the homeless, etc.), regularly scheduled activities (weekly classes or meetings, etc.) or for uses of premises exceeding three consecutive days. In such cases, special contracts, and permanent insurance, meeting Diocesan requirements, must be provided.

- Except for genuine parish functions, the use of parish facilities should be limited as follows: Reception or other events in connection with the Sacraments; anniversary, or other family-oriented celebrations; a meeting of a non-parish group (see below) that a parishioner is responsible to sponsor/arrange. **Funeral Receptions:** Funeral receptions are considered a parish sponsored event and therefore special events (TULIP) insurance is not required.
- Groups and individuals may already have insurance policies that they believe are appropriate and may balk at the prospect of purchasing additional coverage. **All individuals and, with few exceptions, all groups must purchase this Special Events Insurance coverage or provide proof of adequate insurance naming your corporation and the Roman Catholic Archdiocese of San Francisco as an additional named insured.**

C. RISK MANAGEMENT ASSISTANCE

Whether the risk of loss is retained by the Archdiocese 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 Arthur J. Gallagher & Co. and our insurance companies, the Archdiocese has developed specific risk management guidelines to help minimize the possibility of claims and 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 below for assistance.

RISK MANAGEMENT and INSURANCE CONTACTS:

For General Questions and Assistance:

Account Executive:

Ken Johnson – Account Executive

Office 415.536.8406
Mobile 415.819.2422
Fax 415.536.8499
Email: Ken_Johnson1@AJG.com

For Property & Liability Loss Claims Reporting:

Property: Debbie Ramos
ramosd@adsfrpsc.org

Liability: George Hills
MyGHCNewClaims@georgehills.com

For Documentation and Policy Coverage Questions:

Nancy Lew – Senior Account Manager

Office 415.536.4040
Fax 415.536.8499
Email: Nancy_Lew@AJG.com

For Certificates of Insurance and Auto ID Cards:

Shaughn Daugherty– Client Service Manager

Office 415.536.4039
Fax 415.536.8499
E-mail: Shaughn_Daugherty@ajg.com

For Workers Compensation Claims Reporting:

GuideOne Insurance Company

E-mail: clu@guideone.com

For Workers Compensation Claims Questions:

Danielle Dugger – W. C. – Claims Advocate Senior

Office 415.536.8630
Fax 415.536.8499
Email: Danielle_Dugger@ajg.com

For Student Accident or Volunteer Claims Questions and Reporting Instructions:

Lisa Crupi - BMI Benefits

Office 800.445.3126 x149
Email: lisac@bobmccloskey.com

Mailing Address:

Arthur J. Gallagher & Co.
595 Market Street, Ste 2100
San Francisco, CA 94105

**Archdiocese of San Francisco
2022 – 2023 Summary of Insurance**

Property

Insurance Company Insurance Companies: AWAC, Golden Bear, Ace/Westchester, Arch, SRU, Ironshore, Landmark, Lloyds of London, Great American, Homeland/OneBeacon and RSUI/Landmark
Term 07/01/2022 – 07/01/2023
Total Program Limit \$400,000,000 Per Occurrence/ Aggregate
Location Deductible \$2,500

General & Automobile Liability, Including certain Specialty Liability Insurance

Insurance Company National Catholic Risk Retention Group, Berkley National Ins., AWAC, Great American and Liberty Insurance
Term 07/01/2022 – 07/01/2023
Total Program Limit \$75,000,000 Annual Aggregate
Location Deductible \$2,500

Student & Volunteers Accident Insurance

Insurance Company QBE Insurance
Term 08/01/2022 – 08/01/2023
Total Program Limit \$5,000,000 Annual Aggregate
Location Deductible None

Workers' Compensation and Employers' Liability Insurance

Insurance Company GuideOne Insurance
Term 01/01/2022 – 01/01/2023
Total Program Limit Statutory Benefits
Location Deductible None

Fidelity and Forgery/Crime Insurance

Insurance Company Federal Insurance
Term 07/01/2022 – 07/01/2023
Total Program Limit \$2,000,000 Annual Aggregate
Location Deductible \$2,500

Fiduciary Liability

Insurance Company Travelers Casualty Insurance Company
Term 07/01/2022 – 07/01/2023
Total Program Limit \$2,000,000 Annual Aggregate
Location Deductible \$1,000

**Archdiocese of San Francisco
2022 – 2023 Summary of Insurance**

Cyber Liability Insurance

Insurance Company	Beazley Insurance	
Term	07/01/2022 – 07/01/2023	
Total Program Limit	\$3,000,000	Annual Aggregate
Location Deductible	None	

Special Event Liability, Including Third Party Property Damage – Outsider Users

Insurance Company	Atlantic Specialty Insurance	
Term	07/01/2022 – 07/01/2023	
Total Program Limit	\$1,000,000	Per Occurrence / Annual Aggregate
Location Deductible	\$250 for Third Party Property Damage Only	