

## INSURANCE COVERAGE

All parishes or locations are insured for property and liability coverage. The parish or location Finance Council should review all insurance plans annually to ensure adequate coverage for liability and special occasions, such as construction periods, festivals, etc.

This review should include adherence to the following policies and limitations:

- Each parish and location operated by the Archdiocese has liability coverage of \$500,000 for property damage and bodily injury. As part of the excess coverage that the Archdiocese carries with Catholic Mutual, all parishes or schools receive additional excess liability coverage.
- If alcoholic beverages are served on parish or location-sponsored event, the parish is required to have "liquor liability" coverage. If the event is not parish sponsored, the parish must be provided with a liability certificate including "Host Liquor Liability."
- If a parish or location is used for a non-parish or school formally organized event, the user is required to provide a certificate of coverage to the parish or location 15 days before the event or purchase special event coverage through Catholic Mutual. Their personal insurance certificate must not set forth limits of liability of less than \$500,000 or \$1,000,000 if alcohol is served. If alcohol is served, the coverage must name the Archdiocese of Louisville as an additional insured. Events of particular risk without alcohol may be required to do the same.
  - Special event coverage insurance policies are available for non-parish or school events through Catholic Mutual. Contact Brad Harruff, Claims/Risk Manager, Catholic Mutual Group, at 502-634-3310 for additional information.
- Any outside contractor who is providing a service to the parish or location must provide certificates of statutory Workers' Compensation and Liability Coverage before any work is authorized. **For Liability Coverage, the limit must be a minimum of \$1,000,000 and the parish or location must be listed as an additional insured on the certificate of insurance.** (examples: Pest Control, Cleaning Contractors, Plumbers, Electricians)
- Special events which have booth rentals must have each renter sign a Hold Harmless Certificate. See appendix Facility Usage/Indemnity Agreement.
- If the parish is having an event that involves medical personnel, Catholic Mutual must be called for additional requirements.
- Parishes or locations automatically receive \$100,000 crime coverage.

- All accidents or claims must be reported immediately. Property and liability claims must be reported to the Catholic Mutual Risk Management Service office, contact Brad Harruff at 502-634-3310.
- Each priest must furnish to the Vicar for Priest an insurance certificate indicating proof of minimum personal automobile coverage of \$500,000 for each of the following: liability, bodily injury, uninsured motorist, and underinsured.