

SELF-INSURANCE PROGRAM

The Diocese of Las Cruces provides to parishes and schools medical and property insurance policies under a Self-Insurance Program. Property insurance includes but is not limited to; theft, liability, auto, workers compensation, employee fidelity, fine arts, glass, sacred vessels, money and securities. In order to be financially sound, a self insurance program depends on a large group to share the total risk. There are times when a parish or school could obtain individual line items, such as medical insurance, less expensively through another provider. However, the same entity will be unable obtain the same lines of coverage for insurance property at an acceptable rate. This cafeteria style approach to insurance would have a negative impact upon the diocese as a whole. Therefore, it is the policy of the diocese that any entity (parish, school, etc) insured by the diocese or functioning under the name of the Diocese of Las Cruces must place all insurance policies with the diocese.