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

Effective July 1, 2019 – Expiration July 1, 2020
(other than Workers Compensation – Effective Calendar Year 2020)

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. Equipment Breakdown/Boiler & Machinery Insurance
3. General Liability, Automobile Liability, and certain Miscellaneous Specialty Liability Insurance (D&O, EPLI, E&O)
4. Workers' Compensation and Employers' Liability Insurance
5. Volunteer Accident Insurance
6. Fidelity and Forgery/Crime Insurance
7. Fiduciary Liability Insurance
8. Special Events Insurance (TULIP)
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 net revenues may be included as part of a claim for direct damage to covered property 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. Equipment Breakdown/ Boiler & Machinery Insurance

Equipment breakdown coverage is insurance that protects your computers, electrical systems, and other equipment and boilers from sudden and accidental malfunctions. It’s designed to cover losses such as short circuits, loss of air pressure or vacuum, or power surges that commercial property insurance typically excludes.

3. 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, hay rides.
- Sports activities such as bungee jumping, scuba diving, water skiing, river rafting, boxing or martial arts, rock climbing, climbing walls, ropes or obstacle course events in excess of 12 feet.
- Carnival operations such as “sumo wrestling”, human fly, and similar contact/impact/inflatable events.
- Carnival rides, dunk tanks, moon bounces, etc. except when operated by vendors under approved contracts.
- Fireworks, trampolines, bounce houses and events involving livestock.

**Property & Liability Claims Reporting:**

**Liability Claim** (slip/falls, injuries to parishioners/visitors, auto accidents, employment)
**Report to:**
George Hills Co. (New Administrator)
Email: MyGHCTestClaims@georgehills.com

**Property Claim** (water damage, fire, storm damage) **Report 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

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.

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. Volunteers are excluded and covered separately under a Volunteer Accident Policy.

Workers Compensation Claims Reporting: All workers compensation claims are to be Reported directly to the insurance company: GuideOne Mutual Insurance

To report a claim for an injury to an employee only (volunteers are not covered) that occurs on or after January 1, 2020 use the following:

- Call, fax or email first report of claim 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: 01 007 146
  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: https://claimskit.guideone.com/guideone_claimskit.php?state=CA&carrier_ID=29

As noted above volunteers are no longer covered under the archdiocese’s Workers’ Compensation policy.

5. Volunteer Accident Insurance

The Archdiocese has put in place a blanket Excess Accident Medical Insurance Policy in the event that an authorized volunteer sustains an injury that requires medical assistance while participating in Archdiocese sponsored activities. This insurance pays excess of the volunteer’s medical insurance.

The program is set up with two layered policies:
- The first layer is known as the basic accident policy. This covers 100% of Usual & Customary charges (U&C) up to $50,000 per injury. There is a two year benefit period from the date of injury.
- If an injury exceeds the initial $50,000 per injury on the basic layer, the catastrophic policy is in place to cover medical expenses from $50,000 per injury up to $5,000,000 per injury. This layer has a 10 year benefit period from the date of injury.
- For qualifying injuries, there is a $500,000 Cash Benefit included on the catastrophic layer that can be used in a variety of ways to help alleviate the impact to the injured party, outside of the standard medical expenses covered under the policy.

When an injury occurs, please refer to the Accident Claims Packet for the claim form and instructions. Injuries must be reported to a school or parish official 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 Claim questions or assistance:
Lisa Crupi of BMI Benefits
Phone: 800-445-3126 x 149
Email: lisac@bobmccloskey.com

6. Employee Dishonesty (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.

7. 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.
8. **Special Events Insurance:**

A Special Event Insurance Program has been arranged to provide liability insurance coverage for certain users of Archdiocesan facilities. The program is called the Tenant User Liability Insurance Policy (TULIP). The primary purpose of this program is to protect the Archdiocese from liabilities that may result from non-profit organizations or individuals using Archdiocesan facilities for short-term events.

To purchase insurance for an event, please log in to the site address below:

https://tulip.onebeaconentertainment.com/e/tulip/apply.aspx

Please follow the instructions found at the end of this Section.

Contact Siena Perez (415.614.5510) at the Chancery for any questions.

---

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:**

<table>
<thead>
<tr>
<th>Account Executive:</th>
<th>Office  415.536.8476</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ken Urrutia – Account Executive</td>
<td>Mobile 925.323.2922</td>
</tr>
<tr>
<td></td>
<td>Fax  415.536.8499</td>
</tr>
<tr>
<td></td>
<td>Email: <a href="mailto:Ken_Urrutia@AJG.com">Ken_Urrutia@AJG.com</a></td>
</tr>
</tbody>
</table>

**For Property Claim Reporting:**

| 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 |

**For Liability Claim Reporting:**

| George Hills Co. (New Administrator) |
| Email: MyGHCNewClaims@georgehills.com |

**For General Info and Coverage Questions:**

| Nancy Lew - Account Manager |
| Office  415.536.4040 |
| Fax  415.536.8499 |
| Email: nancy_lew@ajg.com |

**For Certificates of Insurance and Auto ID Cards:**

| Fumiko Linger – Account Representative |
| Office  415.536.8457 |
| Fax  415.536.8499 |
| E-mail: Fumiko_Linger@ajg.com |

**For Workers Compensation Claims Reporting:**

| GuideOne Insurance Co. |
| Phone: 888.746.4326 |
| Fax: 800.676.4457 |
| Email: CLU@guideone.com |

**For Workers Compensation Claims Questions:**

| Deborah Olson – W. C. - Claims Analyst |
| Office  415.536.8630 |
| Fax  415.536.8499 |
| Email: Deborah_Olson@AJG.com |

**For Volunteer Accident Claim Reporting:**

| Lisa Crupi – Claim Examiner |
| Office: 800.445.3126 x 149 |
| Email: lisac@bobmccloskey.com |

**For Risk Management and Safety Issues:**

| Derek Gaskin |
| Archdiocese of San Francisco |
| Office: 415.264.1099 |
| Email: gaskind@sfarch.org |

**Mailing Address:**

| Arthur J. Gallagher & Co. |
| 1255 Battery Street, Ste. 450 |
| San Francisco, CA 94111 |
Roman Catholic Archbishop of San Francisco
2019 – 2020 Summary of Insurance

Property

Term: 07/01/19 – 07/01/20
Total Program Limit: $400,000,000 Per occurrence
Location Deductible: $2,500 Per occurrence (remaining program deductible handled by the Corp.)

Automobile Physical Damage
Insurance Company: Self-Insured
Term: 07/01/19 – 07/01/20
Total Program Limit: N/A
Location Deductible: $1,000 Comprehensive and Collision

Boiler and Machinery
Insurance Company: Hartford Steam Boiler
Term: 07/01/19 – 07/01/20
Total Program Limit: $250,000,000
Location Deductible: $1,000 (Remaining policy deductible handled by the Corp.)

General and Automobile Liability
Insurance Company: National Catholic Risk Retention Group, Berkley National Ins.,
Starstone National, Liberty Ins. Underwriters).
Term: 07/01/19 – 07/01/20
Total Program Limit: $75,000,000
Location Deductible: None (Policy retention handled by the Corp.)

Workers Compensation
Insurance Company: GuideOne
Term: 07/01/20 – 07/01/21
Total Program Limit: Statutory Benefits
Location Deductible: None

Crime Coverage
Insurance Company: Federal Insurance Company
Term: 07/01/19 – 07/01/20
Total Program Limit: $2,000,000
Location Deductible: $2,500 (Remaining policy deductible handled by the Corp.)
**Fiduciary Liability**
Insurance Company: Travelers Casualty Insurance Company  
Term: 07/01/19 – 07/01/20  
Total Program Limit: $2,000,000  
Deductible: $1,000  
(Remaining program deductible handled by the Corp.)

**Special Event Liability – Outside Users**
Insurance Company: Employers Fire Insurance Company  
Term: 07/01/19 – 07/01/20  
Total Program Limit: $1,000,000  
Deductible: None

**Special Events 3rd Party Property Coverage – Outside Users**
Insurance Company: Employers Fire Insurance Company  
Term: 07/01/19 – 07/01/20  
Total Program Limit: $1,000,000  
Deductible: $250