



Archdiocese of San Francisco Insurance Program Description

(Not including Employee Benefits Insurance)

Effective July 1, 2020 – Expiration July 1, 2021 (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. Workers' Compensation and Employers' Liability Insurance
4. Volunteers Accident Insurance
5. Fidelity and Forgery/Crime Insurance
6. Fiduciary Liability Insurance
7. Special Events Insurance

A. 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, 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 Reporting:

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

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

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

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.*



2. 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 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: 01 007 164**
- 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

3. Volunteers 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. The coverage is effective January 1, 2020 and the program is underwritten by QBE Insurance Corporation, with claims administered and processed by BMI Benefits.

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. 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.

5. 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.

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 925.323.2922
Fax 415.536.8499
Email: Ken_Johnson1@AJG.com

For Property & Liability Loss Claims Reporting:

Liability: George Hill
MyGHCNewClaims@georgehills.com

Property: Debbie Ramos
ramosd@adsfrpsc.org

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: 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 Company

E-mail: 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

Mailing Address:

Arthur J. Gallagher & Co.
1160 Battery Street, Ste. 350
San Francisco, CA 94111



**Roman Catholic Archbishop of San Francisco
2020 - 2021 Summary of Insurance**

Property

Insurance Company Insurance Companies: AWAC, Golden Bear, Ace/Westchester, SRU, Ironshore, Landmark, Lloyds of London, Great American, Homeland/OneBeacon and RSUI/Landmark

Term: 07/01/2020 – 07/01/2021

Total Program Limit \$400,000,000 Per Occurrence

Location Deductible \$2,500 (Remaining policy deductible handled by the Corp.)

Automobile Physical Damage

Insurance Company Self - Insured

Term: 07/01/2020 – 07/01/2021

Location Deductible \$1,000 Comprehensive & Collision

Boiler and Machinery

Insurance Company CNA

Term 07/01/2020 – 07/01/2021

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., AWAC, Great American and Liberty Insurance

Term 07/01/2020 – 07/01/2021

Total Program Limit \$75,000,000

Location Deductible None (Policy retention handled by the Corp.)

Workers Compensation

Insurance Company GuideOne Insurance

Term 01/01/2020 – 01/01/2021



Total Program Limit Statutory
Benefits

Location Deductible None

Volunteer Accident Insurance

Insurance Company QBE Insurance

Term 01/01/2020 – 01/01/2021

Total Program Limit \$5,000,000 Per Injury

Location Deductible None



**Roman Catholic Archbishop of San Francisco
2020 - 2021 Summary of Insurance**

Crime Insurance

Insurance Company Federal Insurance
Co.

Term 07/01/2020 – 07/01/2021

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 07/01/2020 – 07/01/2021

Total Program Limit \$2,000,000

Location Deductible \$1,000

Special Event Liability – Outside Users

Insurance Company Employers Fire Insurance Company

Term 07/01/2020 – 07/01/2021

Total Program Limit \$1,000,000

Location Deductible None

Special Events 3rd Party Property Coverage – Outside Users

Insurance Company Employers Fire Insurance Company

Term 07/01/2020 – 07/01/2021

Total Program Limit \$1,000,000

Location Deductible \$250