

Diocesan Insurance Program

The insurance coverage for all entities in the Fargo diocese is provided through Catholic Mutual. The insurance program carries a \$1,000 deductible to the parish/institution for property losses. The deductible to the Diocesan Insurance Fund or pool is \$25,000. The difference (\$1,000-\$25,000) is self-insured. Catholic Mutual acts as the third party administrator of the self-insurance fund.

Catholic Umbrella Pool II (CUP II)

The Diocese of Fargo is a member of Catholic Umbrella Pool II (CUP II) for the excess liability coverage carried by all entities covered by the Diocesan Insurance Program.

Members of CUP II participate in risk prevention and awareness by having covered entities complete a Self-Inspection Report each year. In addition, the Loss Control Representative visits the Diocese each year and physically inspects selected locations.

Members of CUP II are required to adopt and follow policies established and approved by CUP II for the common good of the membership. Since the inception of CUP II in 1989, only four policies have been adopted by CUP II that are binding on the membership, and therefore also on the Diocese of Fargo. They are:

1. Contract Review Policy (Effective July 1, 1993)
 - A. Public Liability - \$2 Million
 - B. Workers Compensation
 - C. Auto Liability: \$500,000 per person
\$1 to \$2 Million per Accident
\$500,000 Property Damage
2. Vehicle Safety Policy (Effective July 1, 1995)
3. 10-15 Passenger Van Use Policy (Effective July 1, 2003)
4. Driver Training – Be Smart Drive Safe (Effective July 1, 2014)

Catholic Mutual Website

The address is: www.catholicmutual.org. Portions of this site are open to the general public. Most of the site is limited by username and password to members. Claims can be filed on-line.

Username *0028far* (all lower case)
Password *service* (all lower case)

This access information may be passed on to any organization or person within the Fargo diocese. The majority of available information pertains to risk management.

Contacts at CMG: 800-228-6108
Kris Westlake Member Services Ext. 2327
Larry Kappel Risk Management Ext. 2380
Dustin Heino Claims Ext. 2481