

Catholic Mutual... "CARES"

Catholic Mutual's Guidelines for
Parish Festivals

INTRODUCTION

The following safety and insurance guidelines are designed to assist festival committees in the planning and management of parish festivals. These guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish festivals. Catholic Mutual has additional information available on specific parish festival safety issues. Please feel free to contact our Risk Management Department at (800) 228-6108 to request additional information or receive clarification on items in this handout.

FESTIVAL SUPERVISION

Good planning and supervision are the foundation for holding a successful parish festival. Parishes should have a festival chairperson that is responsible for communicating all policies and procedures to parish festival workers. The festival chairperson should report to a staff person at the parish/school. In addition to a festival chairperson, each operational area of a parish festival should have a supervisor. As with the festival chairperson, the supervisor's responsibility will be to alert parish festival workers of policies and procedures. It is strongly recommended that parishes develop written guidelines for the operation of their festivals which are handed out to all volunteer supervisors and workers. It is our experience that many problems occur at festivals when policies and procedures are not formalized and communicated to the proper individuals. On the contrary, we have found parishes that utilize and implement a well-organized plan have a successful and safe parish festival.

CERTIFICATES OF INSURANCE AND VENDOR AGREEMENT

The *Parish Festival Vendor Hold Harmless/Indemnity Agreement* should be signed by vendors who provide services at parish festivals. The Parish Festival Vendor Agreement must be signed by the following types of parish festival vendors:

1. Ride and game vendors
2. Tent companies
3. Security companies
4. Suppliers of large quantities of food
5. Vendors who provide medical services
6. Bands/Entertainers
7. Other vendors

The Parish Festival Vendor Agreement requires the festival vendor to provide the parish with a certificate of insurance documenting general liability coverage in the amount of two million (\$2,000,000) dollars per occurrence. The certificate of insurance must name the parish and the (Arch)Diocese as an additional insured. It is not adequate to obtain a certificate of insurance from a parish festival vendor which names the parish as a "certificate holder." Certificates of insurance obtained by festival vendors should be reviewed by the (Arch)Diocese or Catholic Mutual Group prior to the event.

WHAT IS AN ADDITIONAL INSURED?

Many parish festival chairpersons have a difficult time determining whether or not a parish festival vendor has actually added the parish and the (Arch)Diocese as an additional insured. Attached is a handout entitled *How Do I Know If My Parish Has Been Named As An Additional Insured?* This handout will provide you with the criteria to determine whether or not a parish festival vendor has provided you with a certificate of insurance, which actually names the parish as an additional insured.

DO NOT SIGN CONTRACTS WITHOUT APPROVAL

It is very important to read a contract before signing and equally important to understand what the contract says. For this reason, Catholic Mutual and your (Arch)Diocese have a contract review policy. Contracts should only be signed by the Pastor, Principal or Business Manager.

In the past, there have been many contracts relating to parish festivals that were signed by the parish, which contained very unfavorable wording. Most of the unfavorable contracts contained hold harmless and indemnity wording that required the parish to pay for any type of claim which happened during the parish festival. Since the insurance program does not cover any type of claim that ever happens, parishes that signed these types of contracts were actually risking parish assets.

Another type of unfavorable contract commonly signed by parishes is a contract requiring the parish to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish agrees to pay for damage to the equipment regardless of how it happened, even if the damage was due to natural causes such as wind or lightning. The insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

A Pastor, Principal or Business Manager should never sign a contract which contains wording as described above. It is only acceptable to assume responsibility for claims or property damage which the parish would be legally responsible for in the absence of the contract. Remember, no matter how small a contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement language, the parish is risking severe financial burden if a liability claim or property damage occurs. To ensure that Catholic Mutual has adequate time to review a contract, please allow at least fifteen (15) business days for review and be sure to provide the entire contract. When signing of a contract before it has been approved is a necessity, write on the contract, "This contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract, if necessary.

DRIVING

The number of individuals used to drive to pick up supplies or other errands needed to make the festival a success should be limited. The festival chairperson and supervisors should view Catholic Mutual's online training entitled "Church Transportation – Is It Necessary and Ministry Based." Any individual that will be driving as part of their volunteer duties for the festival should complete a *Volunteer Driver's Form* and also view CMG's online training entitled "Be Smart – Drive Safe".

USE OF VOLUNTEERS

Volunteers should be at least 18 years of age or supervised by an adult with parental permission. The volunteer should be selected and matched to tasks according to their training and/or skills. Each volunteer should have a clear understanding of the duties associated with the task and any risks inherent to the position. Any personal protective equipment required to perform the task should be provided for the volunteer.

SAFETY COORDINATOR

In addition to the festival chairperson, parish festivals should create a position called "safety coordinator." The safety coordinator will be responsible for making sure all safety recommendations are met. The designated safety coordinator will also be responsible for making periodic inspections of the festival grounds during the festival. Obviously, any physical safety hazards detected by the safety coordinator should be dealt with to remove the hazard. It is highly recommended the safety coordinator utilize a logbook indicating the time the inspections took place during the festival and the condition of the festival grounds during the inspection. (Arch)Dioceses that have utilized an onsite safety coordinator volunteer at parish festivals have been very successful in reducing the number of claims associated with parish festivals. An onsite safety coordinator will also greatly reduce the parish's liability in the event of a loss, as it will illustrate the parish exercised due diligence in attempting to eliminate safety hazards.

SAFETY ON FESTIVAL GROUNDS

Most claims associated with parish festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the festival. Below we have identified some common physical safety hazards at festivals, along with suggestions to alleviate the safety hazard and greatly reduce the parish's liability in the event of an accident.

- **Electrical cords and hoses** - Electrical cords and hoses in walkways present a common trip hazard at parish festivals. Vinyl cord and hose protectors should be used to combat these trip hazards and reduce the parish's liability. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses or placing orange cones at either end of a cord or hose extending across a walkway to identify its presence by making it more obvious.
- **Lighting** - As the majority of parish festivals extend into the evening hours, adequate lighting is essential to reduce the parish's liability in the event of an evening fall. The festival grounds and parking areas should be well lit. Temporary lighting may need to be installed to ensure adequate lighting.
- **Tent stakes and ropes** - Tent stakes and ropes should be marked with orange flags to identify their presence. In the event that an individual trips over a tent stake or rope, the presence of an orange flag will greatly reduce the parish's liability.

- **Debris on grounds** - Many accidents occur when people slip on food or litter while on festival grounds. Although it is difficult to completely eliminate this problem, plenty of trash receptacles should be provided. These receptacles should be periodically emptied to ensure that festival patrons have an area to discard litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned where needed to make sure undesirable amounts of litter are not accumulating on the grounds.
- **Stages** – Stages must be set up and torn down by qualified personnel. The stage must be built sturdy enough to accommodate the weight of occupants and/or props. Electrical outlets on the stage should be properly grounded. If extension cords must be used, they should be heavy-duty double insulated cords. Stage flooring must be kept dry and clear of debris. Stairs leading to the stage must be equipped with a handrail. If the stage will be used during evening hours, recommend installing glow-in-the-dark tape along the edge of stage platform.

WEATHER

While most events and activities are held rain or shine, plans should be in place in the event of severe weather. A weather radio should be monitored during the event. In the case of a tornado or lightning threat, parish festival patrons and workers should seek appropriate shelter inside a parish building until the threat of severe weather has passed.

SECURITY

Parish festivals need a security plan. Formal security is necessary, as parish festivals deal with large amounts of money and high volumes of people. It is highly recommended that parishes utilize security rental agencies. When hiring private security, be sure to check references and verify you have hired a reputable security company. Once a security company is hired, allow the company to manage and supervise their own employees. Remember, the security company is a professional organization with experience in providing security at events such as your parish festival.

When confrontations between festival patrons occur, allow security personnel to handle as parish festival volunteers are not trained to deal with these types of situations. In many cases, they may make the situation worse. The parish can be held liable in cases where a festival worker inadvertently causes an injury while attempting to break up a fight.

Security during non-festival hours is as important as security during festival hours. During time periods when the festival is not operating, vandalism and theft can occur on festival grounds. For this reason, it is highly recommended that security guards be used during non-festival operating evening hours. In addition to private security, lighting is very important. Lighting should be maintained as a security measure even when the festival is not operating. The presence of night security guards and lights will greatly deter potential vandals and thieves.

PARKING

Parking is always a concern for parish festivals. Similar to the actual festival grounds, injuries can occur in parking areas. Additionally, vehicles can be damaged or stolen.

Valet parking should not be permitted. Any volunteers assisting with parking should wear a brightly colored vest or other garment. If a neighboring parking lot (not owned by the parish) is used for the festival, any written agreement between the owner of the lot and the parish should be reviewed by Catholic Mutual prior to signing.

Adequate lighting is perhaps the most important component for a safe parking lot. Often, temporary lighting is needed to provide adequate lighting in a field or paved area that is not normally used during evening hours, but will be used for parking during a festival. Another concern is whether or not the parking area is level. Although vehicles are not usually damaged from an uneven surface, an even surface is necessary to ensure that people do not trip and fall while walking to and from their vehicles. Care should be taken to allow room for pedestrian traffic through parking lots.

Although we can attempt to provide a well-lit parking lot, we cannot guarantee that a vehicle will not be vandalized or stolen. For this reason, we recommend posting signs at the entrance to lots indicating, "*The parish festival will not be responsible for damaged or stolen vehicles.*"

Parking space must be made available for emergency vehicles. Additionally, there must be access routes to and from the festival and through parking lots for emergency vehicles to travel. When planning your festival, keep in mind that the fire department, police, or an ambulance service may need access to your festival if an emergency occurs.

MEDICAL SERVICES

As injuries do occur at parish festivals, it is very important that medical services be utilized to reduce the effects of the injury. This is very important from both a medical and legal standpoint. The type of medical service needed at a parish festival will vary by the size and type of activities at the festival. For small, family-oriented festivals, it would be adequate to simply have first aid supplies available in the event of injury. For festivals ranging from 500 to 1500 people, the festival should have a first aid station on festival grounds. For festivals that exceed 1500 people, parishes should seriously consider contracting with an outside vendor to provide onsite medical services.

First Aid stations should be visible and easily detected by an injured person and be equipped to deal with minor injuries. These stations should consider having the following medical supplies on hand:

- Sterile adhesive bandages in assorted sizes
- Assorted sizes of safety pins
- Cleansing agent/soap
- Latex gloves/assorted sizes
- Sunscreen
- 2 and 4 inch gauze pads
- Triangular bandages
- Ice bag or chemical ice pack
- Eye patches
- Non-prescription drugs
- 2 and 3 inch sterile roller bandages
- Scissors
- Tweezers
- Needle
- Moistened towelettes
- Antiseptic
- Thermometer
- Tongue blades
- Tube of lubricant
- Medicine dropper
- Antacid (for stomach upset)
- Anti-diarrhea medication
- Syrup of Ipecac (used to induce vomiting and only used if advised by the Poison Control Center)
- Laxative medication
- Activated charcoal (used in cases of accidental ingestion of harmful liquids)
- Blanket
- First Aid manual
- Cell phone
- Flashlight with extra batteries
- Pencil and paper
- Emergency phone numbers
- AED (Automated External Defibrillator)

An Automated External Defibrillator is used in cases of life threatening cardiac arrhythmias which lead to cardiac arrest. AED's are designed to be used by laypersons who ideally should have received AED training. The location of a public access AED should take into account where large groups of people gather, regardless of age or activity.

When a major injury occurs, an ambulance should be called immediately.

Whenever medical treatment is provided, it should be documented with a written record (log). If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Written documentation of patients should include a name, nature of injury, type of treatment, and the time.

Local police and hospitals should be alerted prior to a parish festival so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the dates and hours of the festival, number of people anticipated, as well as the types of festival activities that could cause injuries. A contact person should be made available to emergency centers and hospitals and lists of 24-hour telephone emergency numbers should be made available to festival personnel.

FOOD

When food is supplied by outside vendors, the *Parish Festival Vendor Hold Harmless/Indemnity Agreement* should be utilized. If a parish elects to have volunteers prepare and serve food whether onsite or at their own homes, the following food handling guidelines should be followed.

- Refrigerators should be kept at 40 degrees or cooler. Freezers should be kept at 0 degrees. Raw meat and poultry should be refrigerated as soon as possible after purchasing or receiving. At the grocery store or deli, keep raw meats and poultry separated from other perishables. Never thaw frozen meat and poultry on the kitchen counter, thaw them in the refrigerator. If in a hurry, thaw in a bag under cold running water. If a microwave is used for thawing, the food should be immediately cooked. Always refrigerate when marinating food.
- Canned goods should be stored in a cool, dry area and should be free of cracks, dents, and bulging.
- Cooked or prepared food requiring refrigeration should never be left unrefrigerated for more than two hours. In a warm environment, food should sit out no longer than one hour. Refrigerate or freeze cooked/prepared foods in shallow containers rather than deep containers.
- Refrigeration and freezing does not kill bacteria on food which sat out too long and has started to spoil. When in doubt, throw it out!

Two of the more common types of food poisoning are caused from salmonella and E. Coli bacteria. At least 1.4 million salmonella infections are reported annually in the United States. Any raw food of animal origin (i.e. meat, poultry, eggs, raw milk, fish, and shellfish) may carry salmonella. Food can be contaminated with E. Coli when a food handler or cook does not follow good sanitary procedures. Critical to this is washing hands after using a bathroom.

The key to preventing an exposure is to not allow any contamination while preparing food and to effectively destroy bacteria during the cooking process. The following steps will **greatly reduce the likelihood of a food-related illness.**

- Inspect the food to see if there are any signs of contamination or spoilage. Fish, poultry, fruits, and vegetables should be thoroughly washed/rinsed.
- Always wash your hands with soap prior to handling and preparing food. You should also rewash your hands prior to preparing another type of food or when using a new knife/utensil.
- Raw meats, fish and poultry should be cut on an acrylic cutting board, not wood. Use a wood cutting board for fruits and vegetables only.
- Never serve food on a plate or platter which raw meat, fish, or poultry was cut or prepared.
- Never let raw meat, fish, and poultry or their juices come in contact with other foods.
- If the work area was cleaned with a dishcloth, always immediately switch to a clean one or use disposable paper towels.
- After cleaning utensils and work areas, an additional measure is to sanitize. This can be done using 2 or 3 teaspoons of household bleach in one quart of water, then thoroughly rinsing with cold water.
- Always cook food thoroughly. Only thorough cooking destroys bacteria. Thermometers are recommended to determine if the internal temperature of the food you are cooking has reached a safe temperature. Internal temperatures should reach 160 degrees. If the food includes poultry, the temperature should reach 185 degrees.
- If serving food for an extended period, hot foods should be kept above 140 degrees and cold foods below 40 degrees.

COMPRESSED GAS CYLINDERS, PROPANE TANKS AND GRILLS

Cookouts for your festivals and other events can be a fun and enjoyable part of your church gatherings. However, safety precautions should be taken when it comes to the operation and/or storage of gas grills, propane tanks or other compressed gas cylinders being used for the cookouts.

Propane cylinders should NEVER be brought into a building for any reason. A slight variance in temperature can cause the gas cylinder to either expand or contract and release the gas creating the potential for an explosion and fire.

Here are some Best Practices to follow for the safe usage of gas grills:

Inspection:

- Always keep gas valve in the off position when not in use
- Inspect your cylinder monthly checking for leaks, damage, dents, rust, etc.
- Never use matches or lighters when checking for leaks
- Check rubber tubing gas line and replace if there is evidence of deterioration
- If there is evidence of oxidation, you should replace the cylinder
- Always have cylinders refilled by a qualified service station operator

Usage:

- Keep flammable liquids away from cylinders at all times
- Do not use dented, cracked or other visibly damaged cylinders
- Do not remove any labels on cylinders
- When opening the valve, check for leaks
- If you suspect a leak and are able to safely turn off the gas, do so immediately
- Do not use excessive force when tightening the valve or connecting points
- Never remove a valve wrench from an acetylene cylinder while the cylinder is in use
- Before disconnecting, ensure grill and cylinder valve are off
- Never allow children to tamper or play with a propane cylinder
- Keep a fire extinguisher nearby
- Ensure cylinders are certified by a nationally-recognized testing laboratory

The use of homemade gas grills and/or their attached equipment should not be allowed due to the safety hazards they present

ALCOHOL

Beer and wine are sold at many parish festivals. Parishes should be aware they are potentially liable for property damage or injury claims resulting from individuals which become intoxicated at a parish festival. Specifically, parishes should be concerned with minors and making sure that people who are obviously intoxicated are not sold alcoholic beverages. The following are recommendations to assist in reducing the parish's liability in the event of an alcohol-related accident.

- Know and follow state liquor licensing requirements or laws.
- Licensed or trained bartenders should be present in the beer tent at all times.
- All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while working behind the bar.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security needed to assist the bartender who is refusing service to an intoxicated individual.
- An alternate method of transportation should be provided to individuals who feel they are too intoxicated to drive their vehicles.
- Identification should be checked to ensure individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 40.
- Alcohol should not be given away as a prize.

A “bracelet booth” should be set up to check identification of any individual wishing to consume alcohol to ensure they are of legal age. An individual who has shown proper identification is then furnished with a colored bracelet designating they are of legal age to consume alcohol at the parish festival. Security and festival workers would have the responsibility of patrolling and monitoring the grounds to ensure that individuals consuming alcohol are wearing the necessary bracelet.

Another risk management technique to reduce the liquor liability exposure is to create a “Beer Garden” atmosphere by placing a fence around the perimeter of the tent. Security should be placed at both entrances and exits to the beer garden. At the entrance to the beer garden, security will be responsible for ensuring anyone entering the beer garden has a colored bracelet indicating the individual is of legal age to consume alcohol. At the exit points, security will be responsible for not allowing alcohol outside the beer garden area. If alcohol is allowed outside the beer garden area, security should limit the amount of beer or wine that one individual can remove from the area.

MONEY

If your parish festival is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with cash as it flows through the festival. A good plan should accomplish the following:

- A credit and background check should be conducted on all individuals handling money.
- Cash should be collected from festival stands at regular intervals.
- Tamper-proof bags should be used.
- Groups of three or more individuals should be responsible for the transfer of cash from festival stands to a centralized location.
- Cash that accumulates at the festival’s centralized location should be stored in a locked safe that is guarded by security.
- Cash should always be counted by multiple teams consisting of at least two people who trade off.
- Bank deposits should be made at regular intervals during the festival. Cash should not be allowed to accumulate in the safe until completion of the festival.
- Ideally, cash should be counted at the bank.
- When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be varied to eliminate a pattern from developing.
- Catholic Mutual recommends the use of a “ticket system” at parish festivals. A ticket system allows festival participants to purchase tickets at ticket booths that can be exchanged for rides, food, beverages, or other items for sale at the parish festival. The purpose of the ticket system is to reduce the amount of cash flowing through the parish festival at various booths. Instead of having each individual booth handle cash, monies are handled at centrally located ticket booths. The use of a ticket system will reduce the risk of loss associated with theft or the mysterious disappearance of festival revenues. In addition to reducing the possibility of theft, the ticket system provides an excellent internal control to monitor cash flows at parish festivals.

FESTIVAL ACTIVITIES

While the types of parish festival activities may vary from one festival to the next, a few activities geared to younger children should be present at each festival. When determining what types of activities to have in place for the festival, keep in mind, the following activities should not be allowed:

- Hot air/tethered balloons
- Helicopter rides
- ATV rides/speed contests
- Gambling when not approved by State statutes
- Liquor when not approved by State statutes
- Bungee jumping
- Dunking booths for individuals 21 years and under
- Archery/firearms

CLAIM PROCEDURES

When a claim takes place, an Accident Report should be completed on Catholic Mutual's website or called in the following workday. Any serious claims should be phoned in as soon as possible. The written accident report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of potential witnesses.

Often when an accident occurs, it is difficult to reconstruct how it happened or what the premises looked like at the time of the accident. For this reason, the festival safety coordinator should photograph accident scenes to preserve the appearance of the accident site. It is recommended that the safety coordinator videotape the parish festival grounds once the festival set-up is complete. This will assist in any recreations of the festival premises that must be done for litigation. If an individual that is injured on festival grounds feels they need immediate contact with the festival's insurance carrier, contact Catholic Mutual prior to sending the written accident report. Often a potential claimant will contact an attorney because he/she has not been contacted in a timely fashion by the insurance company. For your convenience, we have attached an example of an *Accident Report Form* that can be used at parish festivals. Accident reports should be made available to all operational supervisors and security staff.

THANK YOU

Thank you for taking the time to read this material. As noted earlier, Catholic Mutual has a wealth of supplemental material regarding parish festival safety that is available to parishes. Please feel free to contact the Risk Management Department at (800) 228-6108 with any questions that may arise.

PARISH FESTIVAL VENDOR HOLD HARMLESS/INDEMNITY AGREEMENT

PARISH: _____

PARISH is understood to include the (Arch)Diocese of _____

VENDOR: _____

TYPE OF VENDOR: _____

DATES OF USE: _____

The above named VENDOR agrees to defend, protect, indemnify, and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named VENDOR or any of its agents, family members, officers, volunteers, helpers, partners, organizational members, or associates in connection with the operations of the above named VENDOR at the above named PARISH.

VENDOR agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than two million dollars (\$2,000,000) per occurrence. VENDOR also agrees to have the PARISH named as an **"Additional Insured"** on its general liability policy for the DATES OF PARISH FESTIVAL in relationship to the VENDOR'S activities. It is agreed that VENDOR also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

If and only if VENDOR fails to comply with the above (second) paragraph, then VENDOR agrees to protect, defend, hold harmless, and fully indemnify the above named PARISH for any claim or cause of action whatsoever which takes place during the above identified DATE(S) OF USE that is brought against the PARISH by the above named VENDOR or its employees, agents, guests, invitees, customers, partners, family members, organizational members, and associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents or the negligence of any other individual or organization not a party to this agreement. If any paragraph or sentence of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____

(Must be an official agent of VENDOR)

NAME AND TITLE: _____

DATE: _____

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ACCIDENT REPORT FORM

(For Non-Employees)

NAME OF PARISH/SCHOOL _____

ADDRESS _____

CITY _____ ZIP _____

PHONE _____ PARISH EMAIL _____

PERSON REPORTING _____

DATE FORM COMPLETED _____

DATE OF ACCIDENT _____ TIME OF ACCIDENT _____

WHERE ACCIDENT OCCURRED _____

WERE PHOTOGRAPHS TAKEN? _____

DESCRIBE ACCIDENT: _____

PARTY INVOLVED-NAME _____ MINOR? _____

IF MINOR, PARENT NAME(S) _____

ADDRESS _____

CITY AND ZIP _____

HOME PHONE _____ WORK PHONE _____

DOB _____

INJURY/DAMAGE _____

TRANSPORTED BY AMBULANCE? _____

WITNESSES (PLEASE INCLUDE ADDRESS AND PHONE NUMBER)

COMMENTS _____

***NOTE: REPORT TO CATHOLIC MUTUAL NEXT BUSINESS DAY. SEND COPY TO
CATHOLIC MUTUAL AND KEEP ONE FOR YOUR RECORDS.***

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HOW DO I KNOW IF MY PARISH HAS BEEN NAMED AS AN "ADDITIONAL INSURED?"

Many parishes have a difficult time determining when they have been named as an additional insured on a tenant, contractor or facility user insurance policy. Parishes often obtain a certificate of insurance, which names the parish as a "certificate holder." It is not adequate to be named as a "certificate holder."

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the parish and the (Arch)Diocese are named as an **additional insured**. Please refer to Exhibit A for an example of a certificate of insurance where the parish have been named as an additional insured. Please note that not every certificate of insurance naming the parish and the (Arch)Diocese as an additional insured will look like Exhibit A. However, somewhere on the certificate the words **additional insured** must appear.

It is very important that the parish be listed as an additional insured rather than as a "certificate holder." As a "certificate holder," the parish has no legal rights under a tenant, contractor or facility user's insurance policy. However, when the parish has been named as an additional insured, the insurance policy of the tenant, contractor or facility user must defend the parish against claims, which resulted from tenant, contractor or facility user operations at the parish. The purpose of being named as an additional insured is to reduce the number of dollars spent on claims not related to parish activities. Therefore, it is essential that parishes verify that both the parish and the (Arch)Diocese have been named as an additional insured.

Since a contractor, tenant, facility user or parish festival vendor will have to make a specific request to their insurance company to get the parish named as an additional insured, it is important to inform them of this requirement well in advance.

