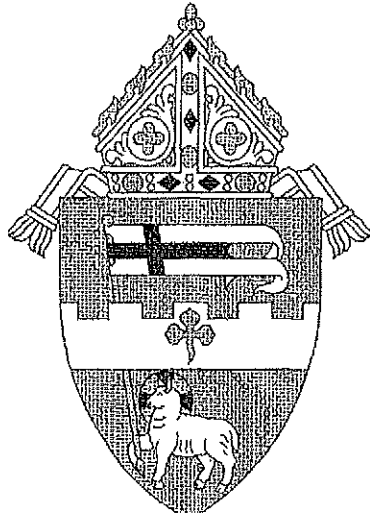


INSURANCE MANUAL



R.C. DIOCESE OF PATERSON
777 Valley Road
CLIFTON, N.J 07013
SELF-INSURANCE PROGRAM

**DIOCESE OF PATERSON
SELF-INSURANCE PROGRAM**

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NOTE: The explanations contained here are for general information and are only a summary description of the program provisions. The actual insurance coverage applicable is subject exclusively to the terms and conditions contained in the insurance policies contracted between The Diocese of Paterson and the various insurance companies.

Revised: February 18, 2022

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

WHAT IS PROTECTED SELF — INSURANCE?

The Diocese of Paterson participates in a self-insurance program for the following lines of insurance coverage for all parishes, schools, and agencies of the R.C. Diocese of Paterson:

- Property,
- General liability (including directors and officers and errors and omissions),
- Automobile liability, and
- Workers compensation coverage

A self-insurance program is a program where organizations are able to provide insurance coverage at agreed upon levels while purchasing additional "excess" coverage for large unexpected claims such as fires, tornados or other catastrophic or series of catastrophes. Self-insurance programs also mean that the insurer takes responsibility for paying claims under normal circumstances. The term "Diocese" as used in this booklet includes all parishes, schools, diocesan institutions, and cemeteries.

The Self — Insurance program demands an increased awareness of and responsibility for establishing and maintaining safe conditions and a prompt correction of improper, hazardous or unsafe conditions to prevent losses and reduce program costs. The benefits are obvious for the continued well — being and safety of the people of the Diocese, the protection of property and the cost of the program.

Diocesan Insurance Website

Information related to the Diocesan insurance program including the Diocesan Insurance Program Manual and important documents can be found on the Diocese insurance website. Please visit www.rcdp-riskmgt.or, username — rcdp, password, risk. The most current and up to date program information will be made available on this website.

What is covered in the Diocese of Paterson Self Insurance?

See Appendix 1 for program deductibles by line of coverage.

PROPERTY COVERAGE

Property owned by the Diocese including buildings, their contents and equipment, fine arts, money and securities, valuable papers, accounts receivables, business income, builders risk, and extra expense.

Buildings

Buildings are covered for risks of direct physical loss up to the lesser of the cost to repair or replace the damage property, with materials of like kind and quality, at time of the loss.

Contents

Coverage on contents is identical to the coverage provided for buildings, subject to a similar valuation limitation.

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

What is covered in the Diocese of Paterson Self-Insurance Program Continued)?

Boiler and Machinery

The Diocesan insurance program includes boiler and machinery coverage. Annual inspections are required by the State of New Jersey. These annual inspections are often referred to as "Jurisdictionals". Boiler and machinery losses are subject to the Diocesan property damage deductible of \$5,000.00. Coverage is subject to notification of loss and annual inspection by the appropriate parties. The Diocesan insurance program will not cover regular replacement of boilers or unmaintained units. The replacement of boilers (equipment) which are older than twenty years old is based upon actual cash value (ACV). Actual cash value is calculated as the amount it would cost to repair or replace the covered property at the time of the loss, subject to adjustment for deterioration and depreciation due to age.

Glass

Glass including school and church windows is covered. Glass broken as a result of vandalism is covered on an occurrence basis.

Limited Fine Arts

Stained and art glass, paintings and other art objects are also covered up to \$5,000 per item (\$5 million max. per occurrence) unless specifically declared and scheduled in which case they are covered up to their declared value. If you have fine arts, please contact the Diocese of Paterson Risk Manager.

Fidelity Losses

Fidelity losses include burglary, robbery, theft of money and securities. For losses to be covered, proper documentation must be made including reporting all losses to the local civil authorities. Losses not reported and investigated will not be covered under the Diocesan program. Fidelity losses are covered up to \$250,000.00 per occurrence, subject to a \$25,000.00 deductible.

Sacred Vessels

All sacred vessels such as the ciborium, monstrance, and chalice are covered.

Other

Property of others in the care, custody and control of the insured or for which the insured is liable via a written contract is also covered.

Priests Personal Effects Coverage

Priest personal property is covered up to \$20,000. **Effective July 1, 2016**, the first claim is subject to a \$1,000 deductible and any additional claims will be subject to a \$5,000 deductible. If priests have personal property in excess of \$20,000 additional insurance coverage should be secured. If assistance is needed, please contact Arthur J. Gallagher Risk Management Services, Inc.

New Construction (Builders Risk)

New construction is covered upon reporting to AJG and prior to commencement of construction. Building structures and materials owned by the Diocese and intended to be part of said structure on the job site are included. Builders Risk Insurance is often included in contracts from vendors. Please be sure to review with Diocesan Legal Counsel all legal contracts to be sure that you are not being charged for Builders Risk Coverage.

Property of the contractors and their employees, such as tools, equipment, sheds, and machinery is **NOT** covered.

The contractor shall provide a Certificate of Insurance, which will verify General Liability, Auto Liability and Workers' Compensation coverage. The certificate for the General Liability policy should include coverage for Premises and Operations, Contractual and Completed Operations, and name the Bishop and the Diocese as an additional insured for limits not less than \$1,000,000. For Auto Liability \$1,000,000 coverage is also required as well as statutory limit for Workers' Compensation Coverage. The certificate/policy should also provide at least 30 days' notice of cancellation to the Diocesan Insurance Office (Diocesan Center.)

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

What is covered in the Diocese of Paterson Self-Insurance Program continued)?

Exclusions

Property insurance program does not provide coverage for asbestos removal and remediation, mold removal and remediation, the intentional destruction of property, the intentional infliction of bodily injury, loss to privately owned property of third parties, inexplicable loss of money, securities or property, property owned by third parties, normal degeneration (wear and tear) of property, loss due to termites, corrosion, mechanical or electrical breakdown, damage to property as a result of the normal settling, shrinking or expansion of foundations, wall, floors or ceilings, and priest's personal property in excess of \$10,000.00. Water damage is excluded where it is evident that the damage is the result of lack of maintenance. The Diocesan insurance program does not provide coverage for claims resulting from an unexplained loss of money, securities or property.

General Liability Coverage

General Liability provides coverage for personal injury and property damage where the Diocese, parishes, institutions, cemeteries, and agencies covered by the program may be legally liable. Please note this does not include an injury to employees, which is covered by Workers' Compensation.

The following is included:

Premises and Operations including food service, Special Events sponsored by the Diocese, the parishes, or institutions, such as meetings, parties, bazaars, picnics or outings. **Festival/Carnival rides operators** need to sign a special contract and provide insurance. See special conditions section.

Large and/or unusual events may require separate insurance. Please contact your Diocesan Risk Manager for more information.

Coverage protects employees (but not their personal property) while acting within the scope of their employment/assigned activity.

Directors and Officers Liability is provided for Diocesan Boards.

Errors and Omission including Employment Practices Liability provides coverage for Diocesan officials, Parish administration, school leaders (principals and teachers), nursing home nurses, counselors, etc. Coverage excludes other medical practitioners. Employment Practices Liability coverage is available to all Diocesan parishes, agencies and institutions. **The coverage is available subject to certain pre-conditions.**

First, the Diocese must be advised and provided with notice as to any developing or potential employment grievances and/or claim which may result in the filing of a formal complaint and/or petition by an employee. **Second**, once notice has been provided to the Diocesan Human Resources and/or to the Diocesan Attorney, the parish, agency or institution must consult with both the Human Resources Department and the Diocesan Attorney in order to develop a strategy for the proper handling of the developing or potential employment grievance and/or claim. **Third**, the parish, agency or institution must follow the specific advice and instructions provided by the Human Resources and the Diocesan Attorney as to the proper handling of the developing or potential grievance and/or claim.

The failure to provide notice, the failure to consult with the Diocesan Human Resources and with the Diocesan Attorney or the failure to follow the specific advice and instructions provided by the Human Resources Department and by the Diocesan Attorney may result in a denial of coverage. Parishes, agencies and institutions which fail to follow these procedures will be subject to a **\$250,00 deductible**.

Parishes, agencies and institutors which follow these procedures will be subject to a **\$25,000 deductible**.

Under no circumstances are fines, penalties and/or punitive damages assessed by regulatory authorities as a result of Employment Practices Liability claims covered by the Diocesan insurance plan. The parish, agency or other diocesan institution will be responsible for the payment of these costs.

DIOCESE OF PATERSON SELF – INSURANCE PROGRAM

What is covered in the Diocese of Paterson Self Insurance Program? (Continued).

Diocesan Human Resources contact:

William Rafferty, WRafferty@patersondiocese.org: 973-777-8818, Ext. 278

Diocesan Attorney contact:

Ken Mullaney, kmullaney@patersondiocese.org: 973-777-8818, Ext. 259

The term "**Personal Injury**" includes libel, slander, false arrest, defamation of character, invasion of privacy, wrongful eviction, discrimination, shock and mental anguish, and contractual liability on written contracts.

Host Liquor Liability for parish or institution sponsored affairs is included. See Special Event Section for more information on Liquor Liability coverage for both parish and non-parish sponsored events.

Premises Medical Payments are *excluded*.

Automobile Coverage:

Auto Liability – Automobile liability involving Diocesan owner, parish owned, Priest, and leased or rental vehicles are covered by this program if the Diocese, parish, institution, cemetery or agency is legally liable for personal injury, including property damage, as a result of operating the vehicle.

Personal Injury Protection

PIP –New Jersey No-Fault Statutory Coverage is included with coverage up to \$250,000. PIP coverage does not apply to a Diocesan insured vehicle which is not an "automobile" as defined in N.J.S. 39: 6A-2 (a).

Uninsured/Underinsured Motorist Coverage

Individuals seeking to pursue a UM or UIM claim against a Diocesan insured entity must provide a written demand for arbitration. Each party will select an arbitrator and the two arbitrators will then select a third neutral arbitrator. Arbitration awards in the amount of \$15,000.00 or less are binding upon the parties. Awards in excess of \$15,000 are not binding. Either party has the right to reject such an award by serving upon the other side written notice of the rejection and a request for a trial within 30 days of the entry of the award.

Auto Medical Payments are **excluded in the program**.

Auto Physical Damage

Collision coverage is provided to all covered vehicles under the Diocesan program. Collision is written on an actual cash value basis.

Comprehensive coverage is provided on an actual cash basis for repair or replacement costs as a result of fire, theft, vandalism, glass breakage, hail, windstorm, explosion and flood.

Leased and or rental cars are also covered for auto physical damage when rented for Diocesan business purposes.

15 or 16 Passenger Vans are excluded from coverage under all circumstances.

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Ride Sharing Activates:

The use of a diocesan insured vehicle in any Commercial Ride Sharing or Transportation Network Companies such as Uber and Lyft are **EXCLUDED** under our policy's Liability, Person Injury Protection (PIP), Uninsured Motorists, Underinsured M Auto Insurance ID Cards

Auto Insurance ID Cards

Auto ID Cards are made available on an annual basis. Cards are prepared and mailed to the address on record for cars reported and covered under the Diocesan insurance program. If you are in need of an insurance card or do not receive an insurance card, please send written requests to the Diocesan Risk Manager. Requests should include the year, make, model and vehicle identification number and faxed to 973-777-3112, Attn: Rich Ziccardi. If you have any questions about an auto insurance ID card, please contact, Arthur J. Gallagher Risk Management, 1-800-488-3003.

Auto Accident Reporting

All accidents must be reported to Gallagher Bassett Services 1-877-509-3503 within 24 hours. If you are involved in an accident, it is important to remain at the scene and wait for the arrival of the police in order to preserve the facts surrounding the accident. Documentation includes the identity of all parties who were involved and potential witnesses. The police presence insures that a report will be prepared and filed, thus preserving the evidence which may be essential in the event of future litigation. Additional Information can be found on the Diocesan website under Auto Insurance Coverage.

Diocesan Vehicles

Vehicles that are owned or leased should be used only in connection with parish or agency related business. The use of a diocesan insured vehicle by drivers not assigned to those vehicles is strictly prohibited. The use of diocesan vehicle by other individuals for their personal use is prohibited.

All drivers of Diocesan vehicles must have a recent Motor Vehicle Report on file with the Diocesan Risk Manager, MVR forms are to be completed and signed by the driver. Once the form is completed, fax the form to 305-592-4049, Arthur J. Gallagher Management, Attn: Religious Team. See Appendix 7 for the MVR form.

Workers' Compensation

Coverage is afforded under the New Jersey Workers' Compensation statutes for payment of medical costs, and compensation to employees for injury arising out of the performance of their duties. It is the responsibility of the injured employee's immediate supervisor to report the accident/injury.

In case of an emergency requiring immediate medical care, the supervisor should direct the employee to a hospital or immediate care facility and then contact Gallagher Bassett Services to provide the necessary accident and injury information. All correspondence, including medical bills, should be sent directly to Gallagher Bassett Services for review and handling.

The following items are NOT covered under the Diocesan Workers' Compensation Program:

DIOCESE OF PATERSON SELF – INSURANCE PROGRAM

The following items are **NOT** covered under the Diocesan Workers' Compensation Program:

- Property owned by third parties, including employee owned property.
- Priest and religious liability when on personal business.
- Certain types of property loss of a degenerative nature, such as wear and tear, deterioration, loss due to termites, corrosion, mechanical or electrical breakdown, etc.
Unexplained loss of money, securities, property, or mysterious disappearances.
War risk, nuclear damage, pollution liability, mold and asbestos.
Student accident medical reimbursement insurance programs covered by separate policy.
Uninsured/Underinsured Motorist Coverage.
- All aircraft and any water craft over 26 feet.

Special Event Insurance

This coverage is required for all NON diocesan, parish or agency sponsored events. Persons or organizations who want to use our property must provide proof of sufficient insurance coverage to protect the Diocese, parish or agency. If the individual or organization is unable to provide us with proof of insurance, then Special Events Insurance must be obtained in order to secure coverage for the specific event. The individual or organization seeking coverage needs to log onto the K & K Insurance website: <https://kandkinsurance.com/sites/Tulip/Pages/DioceseEligibility.aspx> the system will take the individual or organization through the process to purchase coverage. The individual or organization can choose to pay for the event by CREDIT CARD OR BY CHECK. Once the transaction is completed the individual or organization will receive via email a Binder/Certificate evidencing coverage. The event's venue (parish or location) will also receive a Certificate as part of the application process.

K & K Insurance: 1-800-553-8368.

If the parish or agency fails to obtain the required Special Events Insurance for a non-diocesan, parish or agency sponsored event, the parish or agency and not the Diocese will be responsible for any and all claims, costs, expenses (including legal expenses) and damages resulting from the event.

Liquor Liability Protection

Liquor Liability Protection is intended solely to protect the Diocese of Paterson, its parishes and other Catholic organizations that participate in the Diocesan insurance program. It covers Liquor Liability exposure for Parish-sponsored events or Diocesan events. This protection does not apply to any non-parish group or private functions by parishioners or groups of parishioners for events such as wedding receptions, baptismal parties and showers.

Liquor Liability for Non-Parish Groups

If a parish allows an individual or group to hold a non-parish function on the parish's premises, and if liquor is to be sold or distributed, that individual or group must obtain their own Host Liquor Liability Coverage and provide a Certificate of Insurance showing proof of this to the parish. This Certificate of Insurance should show that the group also has regular Premises Liability Insurance. If the organization cannot obtain this coverage or does not hire a professional bartender or caterer with such coverage, then alcoholic beverages should not be served at the function.

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Student Accident Insurance

Coverage has been made available to students in the Diocese for medical benefits on an EXCESS BASIS with Liberty Mutual. The Diocese's plan is administered by BMI Benefits, 800-445-3126. All enrolled students are participants in the accident insurance program which includes youth retreat groups, C.Y.O. instruction sports, C.C.D. instruction and all other Diocesan and parish sponsored youth groups. The school must complete Part 1 A, Policyholder Section, keep a copy of the form for the school's records. The school should give the form to the parent/guardian to complete Parts 1 B and the Parent/Guardian information for their submission to BMI Benefits along with supporting documents such as the explanation of benefits (EOB) sent by the parent/guardian's health care carrier.

Since the accident insurance is an EXCESS coverage, the parent/guardian must first submit the medical expense to their primary health care carrier for payment. In the event student's primary insurance carrier denies coverage or if the student is not insured under any other collectible medical plan, the Excess Policy will cover all eligible reasonable and customary expenses up to the plan maximum subject to policy limits.

Parents/guardians should be directed to BMI Benefits for all questions regarding the handling of their claims, 1-

800-445-3126. Claim form should be sent to the following address:

BMI Benefits
PO Box 511
Matawan, N.J. 07747
(800) 445-3126

Underground Storage Tanks

Coverage may be available. Underground storage tanks require special consideration for insurance as well as any potential spills or losses. All storage tanks must be declared to the Diocesan Risk Manager to insure compliance with requirements and regulations, specific to storage tanks.

If in the event of a spill, please complete the following steps:

1. Immediately call **1-877-WARNDEP /1-877-927-6337**. Incident should be reported within 24 hours of knowledge.
2. Hire a private contractor to clean it up, any environmental spills;
3. Immediately call **1-877-WARNDEP /1-877-927-6337**. Incident should be reported within 24 hours of knowledge.
4. Hire a private contractor to clean it up, any environmental spills;
 - a. Under 2,000 gallons, a contractor may be a Unregulated heat oil tank contractor (UHOT)
 - b. More than 2,000 gallons, the cleanup must be completed by a licensed site remediation professional (LSRP).
 - c. Storage tanks not declared to the Diocese will not be covered under the Diocesan insurance program.
 - d. PLEASE REFER TO DIOCESAN INSURANCE PERSONNEL OR ARTHUR J. GALLAGHER & COMPANY SHOULD YOU HAVE ANY QUESTIONS ABOUT WHAT IS COVERED OR NOT COVERED UNDER THE DIOCESAN SELF-INSURANCE PROGRAM.
 - e. DIOCESE OF PATERSON

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

Loss Control Program

To assist the Diocese in reducing program costs and preventing unnecessary risks, Loss Control service will be provided in various forms including Safety Reports, Risk Improvement Surveys, and/or training sessions. Loss Control reports suggest remedial steps necessary at facilities under your control. They will frequently point out the existence of hazardous conditions that should be controlled to prevent a loss. It is the responsibility of the Pastor, the Principal or Administrator of the entity to take the steps necessary to reduce the hazards that are identified as well as any other that they may notice themselves.

During the year, the Parish Finance Council, at the direction of the Pastor/Administrator or other parties within the Parish such as Maintenance Staff, Business manager, the Loss Control Committee may make periodic reviews and self-evaluations for the purpose of eliminating sources of loss or injury.

Slip and Fall Accidents

We should maintain constant vigilance in order to recognize potential hazards present at our parishes, agencies, schools and institutions which may contribute to someone sustaining serious bodily injury. Precautionary steps should be undertaken to eliminate potential hazards in order to maintain a safe environment on our property.

For the safety of those who visit our parishes, schools, and office, all walkways should be clear of debris and in a good state of repair. Carpets and floor coverings should be maintained so as not to evidence any signs of disrepair. All means of ingress and egress to stairs should be highly visible. Approaches to the altar should be well lit. Railings wherever possible should be present in order to assist pedestrians. Church aisles should be free of runners at weddings.

Contracts and Agreements

The pastor, principal or agency director must review all contracts, under no circumstances should any contract be signed in which the Diocese, parish school or agency agrees to indemnify and hold harmless another party. These contracts should be forwarded to the Risk Management Office for review.

All contracts should contain the Diocesan Hold Harmless and Indemnification language which can be found in the Risk Management website. No contract should be entered into which sets forth a provision wherein the Diocese, parish, school or agency will indemnify and hold harmless another party.

Prior to the signing of a contract, a copy of the contract along with the contracting party's Certificate of Insurance must be forwarded to the Risk Management Office for review and for a determination as to whether the contracting party has sufficient coverage.

Certificate of Insurance

Certificate of Insurance (COI), a document that verifies insurance coverage for specific parties, is commonly used in day to day affairs. Diocesan parishes, schools, and institutions may often be asked to provide a COI. To request a COI, please complete the form found in Appendix 3 and return to Arthur J. Gallagher by fax —305-716-3293.

Diocesan parishes, schools, and institutions will also be required to request COI for various parties, including tenants, vendors, and other service providers. All COI must contain the following language in the Description of Operations/Locations Section: "The Roman Catholic Diocese of Paterson, the Most Reverend Kevin J. Sweeney, D.D., Bishop of the Roman Catholic Diocese of Paterson, and his successors in office and all employees and agents of the Diocese of Paterson, and all affiliated parishes, schools and institutions are included as additional insured on a primary and non-contributory basis with respect to (the specific event or contract)".

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

SPECIAL CONDITIONS TO BE CONSIDERED

Leased / Financed Vehicles and Equipment

If you lease/finance a vehicle or piece of office equipment, the lessor or finance company may require documentation as to the availability of automobile or property coverage as a prerequisite to any agreement or contract. Certificates of Insurance evidencing the required insurance coverage can be obtained from our Broker, Arthur J. Gallagher Risk Management Services, fax: 305-716-3293. A Certificate of Insurance Request form must be completed. Request forms are available on line at the Diocesan Risk Management Website, rcdp-riskmgt.org. Universal Use Name: rcdp, the Universal Password: risk.

Smoke and Fire Damage

Professional cleaning is necessary to clean and restore property damaged as a result of fire and smoke damage. Service professionals are employed once a claim has been reported and a file opened. Prior to the arrival of cleaning professionals, steps can be taken to minimize the extent of the damage. Movement should be limited to the damaged area so as to prevent soot from becoming imbedded into carpets and upholstery. Clean towels should be placed on the floor of high traffic areas to prevent further soiling.

Water Damage

Professional services are necessary for cleaning water-damaged property. Depending on the extent of the area affected by the water damage, professional services may be required to prevent the development and spread of mold. Steps can be taken prior to the arrival of the professional cleaners to remove as much excess water as possible. The areas affected by the water should be ventilated to assist in the drying process.

Driver Safety

State-of-the-art Internet online driver safety training is accessible through Visum's website: [www.s2learning.com/diocese student form.htm](http://www.s2learning.com/diocese%20student%20form.htm) . Safe driving strategies and advanced driving strategies are provided for all Diocesan drivers.

Child Protection Program

The prevention of misconduct resulting in the sexual abuse of children and adults requires the employment of proper screening and supervision. During the interview stage of the hiring process, references must be obtained and verified. Background checks must be performed. When children are involved, continuous monitoring of employee and child interaction must be maintained. The Diocese's pledge to safeguarding our children is present in our commitment to Protecting God's Children which encompasses all priests, volunteers and employees who have regular contact with minors. Registration for the program can be accomplished via the Virtus website, www.virtus.org.

Student Transportation

Ten or more pupils for school or parish activities must be transported by a school bus. New Jersey has established two categories for school buses, Type I (yellow school bus) for the transportation of more than 16 pupils and Type II (car or minivan) for the transportation of 16 or less pupils. The Federal Government has prohibited the sale of 15 passenger vans for the transportation of students. The New Jersey Motor Vehicle Commission requires that the driver of a registered school vehicle, regardless of the capacity, possess a Commercial Driver's License (CDL). A Type I school vehicle requires a CDL license. The driver of a Type II school vehicle is recommended to possess a class C license.

In cases in which a parent, parish employee or volunteer wishes to use his or her own personal automobile to transport children, he or she MUST be advised that his or her own personal automobile policy will provide primary coverage in the event of an accident resulting in injury to the children who are passengers.

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

Traveling with Minors

Diocesan policy requires that all parish, school and agency trips involving minors must comply with the following guidelines:

1. Pastors, principals and agency directors must approve all plans for traveling with minors;
2. Overnight trips involving minors in grades K-8 **ARE NOT PERMITTED**;
3. Overnight trips involving minors, grades 9-12, must be reviewed and authorized through the appropriate Diocesan Center Department. The Travel Review Form should be completed and returned to the Diocesan Center;
4. The appropriate Diocesan Center Office will serve as a resource to those planning the trip;
5. If there are questions concerning the planning and implementation of the trip, inquiries should be directed to the appropriate Diocesan Center Office;
6. If special travel insurance is required, the entity planning the trip may be asked to purchase additional insurance;
7. In the event of the filing of a claim or legal action arising out of an entity's failure to follow the Diocesan Travel Guidelines or other Diocesan policy, the entity that planned the trip will be responsible for claim cost/legal expenses and damages.

Permission Slips and Supervision of Minors

The following Diocesan forms must be completed and submitted for approval prior to travel:

1. Parent/Legal Guardian Event Permission Slip for Student/Youth Travel.
2. Health Information/Release of Liability & Consent for Medical Treatment.

Chaperones must be at least 21 years of age. The number of chaperones to minors should be appropriate to the nature of the trip and the ages of the minors. All chaperones must have completed the Protecting God's Children workshop and have undergone a criminal history background check and fingerprinting. Chaperones must strictly adhere to the Code of Conduct when traveling with minors. It is the responsibility of the chaperones to insure that all incidents, injuries and accidents are reported to the proper authorities and to the Office of Risk Management.

Any hired buses, carnival operators and their equipment, etc. must be properly covered by insurance provided by the contracted service. A certificate of insurance must be obtained by the parish, school, institution or agency contracting for the service. The parish or institutions, the Bishop, and the Diocese, must be named in the certificate as "ADDITIONAL INSURED". This certificate must be submitted to the parish or institution with the contract and a copy of the certificate should be forwarded to Gallagher's Miami office at least 10 working days prior to the event for review as needed.

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

Other Contracted Services

Companies such as lawn maintenance, exterminator service, janitorial service, etc., working on Diocesan property must provide insurance certificates showing current insurance coverage for general liability and workers' compensation, prior to commencing work. The Pastor, Principal or Administrator is responsible for obtaining the first certificate and renewals thereof. See Appendix 1 for additional information on Insurance Requirements for Contractors.

Limits of at least \$1,000,000 should be required. Higher limits may be needed in certain cases. Appendix 2 is a sample of a Certification of Insurance. Contact your Diocesan Risk Manager with any questions on contracted services and required certificates of insurance. If any Diocesan property is rented or provided to others for gatherings, the individual organization will be required to provide a certificate of insurance naming the entity, the Diocese, and the Bishop as "ADDITIONAL INSURED." No certificates are required from parish organizations.

Facilities Use

The Space Usage Agreement Form and Carnival Agreement Form, available online or by contacting the Diocesan Risk Manager, is to be completed for any use of Diocesan property along with a certificate of insurance showing proof of General Liability with limits no less than \$1,000,000, and Workers Compensation coverage and Auto Liability coverage where applicable. Also the Diocese, the entity and the Bishop need to be named as additional insured on all certificates. Contact Diocesan Legal Counsel for any assistance with space use agreements, common referred to as License Agreements.

Motor Vehicle Reports

MVR's are to be obtained for you by Arthur J. Gallagher & Co. - MIAMI telephone # (800) 488-3003 or FAX (305) 716-3293. MVR's are to be requested on every person, employees and volunteers, whose occupation requires either driving a Diocesan vehicle on their own or on behalf of the Diocese including all parishes, schools, institutions and agencies of the Diocese on a regular basis. The name, date of birth and the driver's license number are required, forms can be obtained by contacting Arthur J. Gallagher & Co. MIAMI.

MVR request forms are available through the Diocese's web page and Arthur J. Gallagher & Co.- Miami. Name, date of birth, and the driver's license number are required in the form. Appendix 6 is the document required to request a MVR Report. Please allow minimum of 48 hours to process.

Any license record that shows 6 points or more during the last 36 months, a DUI, a suspended or revoked status will not be approved to drive on Diocesan business. In compliance with current privacy standards, the entity will only receive a yes or no response from AJG. D .

SPECIAL FEATURES OF THE PROGRAM

Who provides what for the Diocese and all its locations:

- Risk Management consulting and evaluations (AJG- Miami)
- Review Contracts (Diocesan Legal Counsel)
- Certificates of Insurance (AJG — Miami)
- Claims handling and settlements (Gallagher Bassett)
- Subrogation; Collection of claims against others for damages (Gallagher Bassett)
- Risk Control Assessment, safety inspections, and accident avoidance recommendations (Diocesan staff and AJG)
- Safety training seminars (AJG and Diocesan Staff)
- Motor vehicle reports on drivers (AJG- Miami)

DIOCESE OF PATERSON SELF-INSURANCE PROGRAM

Loss Control Services

The Diocese of Paterson is in the process of establishing a loss control program. The program will be offered by various sources. The program includes inspection/Loss Control reports and training of responsible parties at all parishes, schools, and agencies. By reducing losses and emphasizing loss control, the Diocese will be able to reduce the cost of claims and, thereby, reduce the costs of the program (i.e. annual premiums). More information will be distributed about the Diocesan loss control program over the course of the year. Please see Appendix 6 for a Parish Self-Inspection Guide.

Alarm Systems

It is recommended that all Diocesan property should be protected by fire and intrusion alarm systems. If assistance is needed, please contact the Diocesan Risk Manager.

HOW TO REPORT A CLAIM:

Report all accidents, injuries, and property losses immediately to:

Gallagher Bassett Services

Call all New Claims to 1-877-509-3503

Any entity who receives service of a law suit or pending legal matter, should provide documents receive by hand-delivery or fax to the Diocesan Legal Counsel at the Diocesan Center.

Accidents involving the following criteria require **WRITTEN NOTICE** to the Office of Risk Management within 24 hours:

1. Death;
2. Brain Damage;
3. Multiple injuries requiring hospitalization;
4. Injuries resulting in paraplegia or quadriplegia;
5. Partial loss or total loss of eye sight;
6. Third degree burns covering 25% of the body;
7. Traumatic or surgical loss of a limb;
8. The receipt of a Summons and Complaint/Notice of Claim in which the Diocese, parish, school or agency is named as a defendant.
9. These documents must be forwarded immediately to the Risk Management Office.

EMERGENCY RESPONSE AVAILABLE: 24/7

First on Site: Maxon Restoration: is the exclusive emergency response company for the Diocese. They are available 24 hours a day, 7 days a week to assist us in the event of a loss involving hurricanes, fire, smoke, water damage, mold remediation as well as for electrical restoration and telecommunication recovery. **Call: 973-338-6767.** The emergency response team will limit the damage and control our expenses for the restoration of the property.

PLEASE REMEMBER; that all claims/losses MUST be reported to Gallagher Bassett Services, our claim administrator, **1-877-509-3503.** **First on Site: Maxon Restoration** will work in conjunction with **Gallagher Bassett Services** to handle your property damage claim.

**DIOCESE OF PATERSON
SELF-INSURANCE PROGRAM**

CONTACT INFORMATION

GENERAL INSURANCE QUESTIONS

Arthur J. Gallagher Risk Management Services
Phone: 1-800-488-3003 / 305-592-6080, FAX: (305) 716-3293
See Appendix 5 for additional Contact Info

In case of general insurance questions such as:

- Is it covered?
- Do we need separate insurance?
- I need a certificate of insurance. What do I do? See Appendix 6.
- A contract includes language about insurance. What should we do? Arthur J. Gallagher & Co. will not provide any legal advice. However, we can address insurance implications of a contract.
- Large events that may require separate insurance

Coverage Questions, Requests for Certificates of Insurance, MVR checks.....call

- Diana Gogoshvili: 305-639-3131
- Ampy Jimenez: 786-331-1269
- Maria Perez: 305-639-3136

**DIOCESE OF PATERSON
SELF-INSURANCE PROGRAM**

APPENDIX 1

2021-2022 Program Deductibles

PROPERTY DEDUCTIBLES

Property (Building and Contents)	\$5,000
Property - Named Windstorm	5% of the value of the affected building.
Auto (Collision and Comprehensive)	\$1,000
Auto - Windshield damage	\$0
Priests Personal Effects	\$1,000: for the first claim \$5,000: for all subsequent claims ***

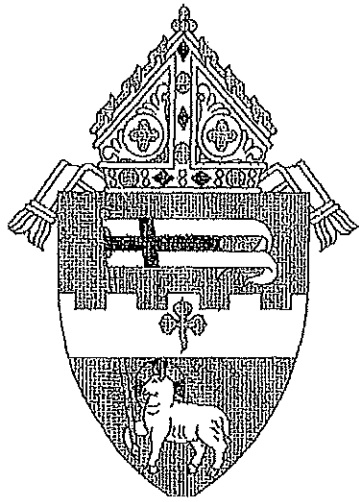
DEDUCTIBLES (to the entity)

CLAIM TYPE	DEDUCTIBLE	CONTACT - <u>Notify immediately</u>
Worker's Comp.	\$0	Gallagher Basset - 877-509-3503
General Liability	\$0	Gallagher Basset - 877-509-3503
Auto	\$1,000	Gallagher Basset - 877-509-3503
Priest Auto	\$500	Gallagher Basset - 877-509-3503
Crime/Fiduciary	\$25,000	Gallagher Basset - 877-509-3503
Property (Fire, Lightning, etc...)	\$5,000	Gallagher Basset - 877-509-3503
Priests Personal effects	\$1,000 ***	Gallagher Basset - 877-509-3503



FAX NUMBER: **305-716-3293**, OR email Annie_Toombs@aig.com if you have any questions, you may contact us at 800-488-3003 or 305-592-6080

APPENDIX 2



DIOCESE OF PATERSON

CERTIFICATE OF INSURANCE: LANGUAGE:

CERTIFICATE LANGUAGE:

"Description of Operations/Locations" Section Required Language":

The Most Reverend Kevin J. Sweeney, D.D., Bishop of the Roman Catholic Diocese of Paterson and his successors in office and all employees and agents of the Diocese of Paterson and all affiliated parishes, schools and institutions, are included as an additional insured on a primary and non-contributory basis with respect to the contract.

CERTIFICATE HOLDERS:

The Bishop and Diocese of Paterson and the specific parish or agency" must be named as certificate holder.

APPENDIX 3



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME	
	PHONE (No. Ext.)	FAX (No. Ext.)
	E-MAIL	
	ADDRESS	
	PRODUCER	
	CUSTOMER #	
INSURED	INSURER(S) AFFORDING COVERAGE	
	INSURER A:	NAIC #
	INSURER B:	
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES

CERTIFICATE NUMBER:

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

TYPE OF INSURANCE	ADDITIONAL INSURED	POLICY NUMBER	POLICY EFF. DATE (MM/DD/YYYY)	POLICY EXPI. DATE (MM/DD/YYYY)	LIMITS
GENERAL LIABILITY					EACH OCCURRENCE \$1,000,000
<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY					DAMAGE TO RENTED PREMISES (Per occurrence) \$
<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR					MED EXP (Any and all persons) \$
					PERSONAL & ADJ INJURY \$
GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$2,000,000
POLICY <input type="checkbox"/> PRO: <input type="checkbox"/> MED: <input type="checkbox"/> LOG					PRODUCTS - COMP/OP AGG \$
AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Per accident) \$2,000,000
<input type="checkbox"/> ANY AUTO					BODILY INJURY (Per person) \$2,000,000
<input type="checkbox"/> ALL OWNED AUTOS					BODILY INJURY (Per accident) \$
<input type="checkbox"/> SCHEDULED AUTOS					PROPERTY DAMAGE (Per accident) \$1,000,000
<input type="checkbox"/> HIRED AUTOS					\$
<input type="checkbox"/> NON-OWNED AUTOS					\$
UMBRELLA LIA					EACH OCCURRENCE \$2,000,000
EXCESS LIA					AGGREGATE \$
DEDUCTIBLE					\$
RETENTION \$					\$
WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					NO STATUTORY LIMITS
ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/DIRECTOR EXCLUDED? (Mandatory in NJ)	<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO				E.L. EACH ACCIDENT \$500,000
If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

The Roman Catholic Diocese of Paterson, the Most Reverend Kevin J. Sweeney, D.D., Bishop of Paterson and his successors in office and all employees and agents of the Diocese of Paterson and all affiliated parishes, schools and institutions are included as an additional insured on a primary and non contributory basis with respect to: (the specific event or contract).

CERTIFICATE HOLDER

CANCELLATION

The Bishop
Diocese of Paterson
The specific parish/school/agency/institution

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

PARISH SELF-INSPECTION GUIDE



Callaghan Bassett Services, Inc.
Risk Control Consulting Division

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INTRODUCTION

Parish facilities are primarily used for religious services as well as educational, social, and fund raising activities.

Your parish may encompass many buildings and may have acquired many pieces of equipment and materials such as pews, altars, statues, stained glass, photographs, clothing, vestments, musical instruments, books, artifacts, and office equipment. Your parish may also own or rent buses, vans, *and* automobiles for parish activities, school transportation, and other events.

This guide has been prepared to assist you with performing self-inspections of your facilities. The intent of this guide is to help you identify common hazards and means of correcting them.

Included here is information regarding the most common hazard exposures to be surveyed in the areas of:

- Fire/Life Safety
- Slips and Falls
- Workplace Safety
- Security & Money Handling Procedures
- Vehicle Safety

There are many simple precautions and safeguards that you can undertake to prevent accidents and the associated bodily injuries and/or property damage that can occur. Many of these precautions and safeguards are highlighted in this guide. You should informally inspect on a daily basis, and formally inspect your entire facility at least quarterly. Review your findings with your parish council and follow-up periodically for corrective action.

Please implement these suggestions for the safety of your parish. *Remember, you can make a difference!*

SIX KEY POINTS TO SELF-INSPECTIONS

Effective self-inspections are based on six key points. These include:

- 1. Systematically Cover the Area**
- 2. Plan Your Survey and Allow Adequate Time**
- 3. Look for Potentially Dangerous Situations**
- 4. Document Hazards and Develop a Corrective Action Priority List. (Utilize the checklist at the end of this booklet.)**
- 5. Take Corrective Action**
- 6. Follow-up on Past Recommendations**

FIRE/LIFE SAFETY

COMMON EXPOSURES:

- Poorly maintained heating systems.
- Fuel tanks and portable cans located too close to heat sources.
- Defects in electrical wiring, such as exposed wiring and hot electrical panels.
- Use of extension cords and overloading of outlets.
- Poor housekeeping.
- Open or excessive storage of flammable chemicals, cleaning solvents, paints, etc.
- Candles used near combustible decorations or candles left unattended.
- Location and availability of fire extinguishers.
- Extinguishers in good operating condition and inspected by outside contractor yearly.
- Condition of kitchen, including grease build-up/combustibles near stove, and vent hoods.
- Exits not blocked, bolted shut, or otherwise obstructed.
- Maintenance procedure on furnaces— are boilers inspected annually?
- Emergency alarm systems— are they functioning?
- Is emergency lighting in place and functioning where needed?
- Ask your local fire inspector if you have enough fire extinguishers and if they are the correct type.
- Have smoke detectors been replaced in the last five years?
- Are CO detectors installed and in working condition within 15 feet of sleeping areas?

SLIPS AND FALLS

COMMON EXPOSURES:

- Poor housekeeping
- Excessively waxed floors
- Loose, bunched or frayed carpeting
- Lack of handrails/loose handrails
- Crowded conditions
- Electrical cords in aisles/walkways
- Stairway treads and nosings in poor condition.
- Condition of pews, kneelers and confessionals
- Standing water on tile floors
- Walk-off mat's that are in poor condition
- Interior and exterior walking surfaces and parking lots in poor condition
- Inadequate indoor and outdoor lighting, especially by the entrance and exit areas
- Inadequate snow and ice removal
- Parking curbs in poor conditions
- Visible parking and walkway markings
- Uneven walking surfaces

WORKPLACE EXPOSURES

COMMON EXPOSURES:

- Trip and fall exposures
- Condition of power equipment, tools and motorized vehicles
- Condition of area(s), storage of equipment, etc., in walking isles and work areas
- Carts and dollies provided for movement of large items
- Equipment and tools inspected for defects before use
- Personal protective equipment provided, including gloves, safety glasses, goggles, etc.
- Ladders in good condition and available
- Scaffolding in good condition
- Power equipment and machines provided with guards; saws, drills, mowers, etc.
- Low hanging objects provided with pads; pipes, fixtures, etc.
- Hot and/or cold pipes, furnaces, etc., properly insulated
- Extension cords in good condition for limited use
- Proper use and storage of toxic substances, including lawn chemicals, fertilizers, pest control poisons, cleaning substances, etc.

SECURITY EXPOSURES

COMMON EXPOSURES:

- Doors and windows equipped with locks
- Computer labs secured with alarms and motion sensors
- Ample outdoor lighting around buildings and parking lots
- Security systems working and tested regularly (if systems are present), including CCTV, buzzers, and door pin sensors
- Use of a locked safe to store monies until they can be deposited
- Church and other buildings checked prior to being locked for stay-behinds
- If church is unlocked during off hours, check the following:
 - Are sacristy doors locked?
 - Is sound equipment locked away?
 - Is access to other areas of the building secured?
 - Are candles stored away from combustible materials?
 - Are emergency/exit lights working properly?

- School doors are secured at all times
- Visitor sign-in with ID is used for school visitors
- Visitor badges are used for school visitors

VEHICLE SAFETY

COMMON EXPOSURES:

- Are vehicles provided with accident reporting kits?
- Do vehicles receive regular scheduled maintenance and repairs?
- Are records kept on work for maintenance and repairs?
- Are vehicles well maintained?
- Do you have a copy of the employee's drivers license?
- Are MVR'S checked for anyone driving students?
- Are snow plowing procedures reviewed each season and training conducted for new drivers?
- Are pre-trip inspections complete?

PARISH SELF-INSPECTION CHECKLIST

PARISH NAME: _____

INSPECTION DATE: _____

VICARATE: _____

INSPECTED BY: _____

INSPECTION STATED: .A.M. ____ P.M.

INSPECTED COMPLETED: A I.M.

	Acceptable Needs Attention Apply	Does Not Apply	Comments (Note Location)
1. Slips and Falls			
a. Parking lots			_____
b. Sidewalks			_____
c. Playgrounds & athletic fields			_____
d. Interior & exterior stairs			_____
e. Handrails			_____
f. Floor surfaces			_____
g. Walkways			_____
h. Floor mats & runners			_____
i. Non-slip surfaces			_____
j. Ladders			_____
2. Life Safety Equipment			
a. Fire extinguishers			_____
b. Exit & stairway signs			_____
c. Panic hardware			_____
d. Emergency lighting			_____
e. Heat/Smoke detection suppression			_____
f. Sprinklers			_____

PARISH SELF-INSPECTION GUIDE

PARISH SELF-INSPECTION CHECKLIST

	Accertable Needs Attention Apply	Does No Apply	Comments (Note Location)
<u>3. Housekeeping</u>			
a. Flammables' storage			
b. Combustibles' storage			
c. Basement & attic storage			
d. Garages & storage sheds e, Maintenance/Custodial areas			
<u>4. Security</u>			
a. Doors & windows equipped with locks			
Exterior lighting			
c. Security alarms on doors of computer rooms and other business areas			
Buildings locked when not in use			
e. Inspection of buildings after use prior to locking f Safe used for monies			
g. Sacristy, fine arts, sound equipment and precious items secured			
h. A-V equipment and computer equipment secured and permanently marked with parish name			
i. School doors secured at all times			
j. School visitor sign-in and badges utiliaed			

PARISH SELF-INSPECTION CHECKLIST

	Acceptable Needs Attention	Does Not Apply	Comments (Note Location)
<u>5. Building & Maintenance</u>			
a. Roofs			
b. Exterior walls (tuck pointing)			
c. interior walls (water damage)			
d. Chimney(s)			
e. light fixtures			
f. Electrical outlets			
Condition of electrical wiring			
h. Extension cords			
i. Plumbing fixtures			
j. Pipes and insulation			
k. Kitchen equipment			
1. Boilers inspected yearly			
m. Documented maintenance of boilers			
and cooling units			
n. Water pumps and compressors			
o. Sump pumps			
<u>6. Vehicle Safety</u>			
a. Buses, trucks, vans and vehicles owned or used by parish properly maintained			
b. Lawn & garden equipment and snow removal equipment properly maintained and stored			

Gallagher Bassett Services, Inc.
Risk Control Consulting Division
Two Pierce Place
Itasca, Illinois 60143-3141





**DIOCESE OF PATERSON: DRIVERS LICENSE MVR AUTHORIZATION FORM
AUTHORIZATION AND RELEASE TO OBTAIN INFORMATION**

Disclosure to Employment Applicant Regarding Procurement of a Consumer Report:

In connection with your application for employment, **THE DIOCESE OF PATERSON** may obtain a consumer report on you as part of our process of considering you for employment. These reports may include public record information such as our driving record, criminal history, Social Security verification and address history. Private information such as credit history may also be obtained.

I hereby authorize **THE DIOCESE OF PATERSON** to obtain consumer reports about me as described above for the purpose of qualifying me for employment and I release **THE DIOCESE OF PATERSON** as well as the New Jersey Motor Vehicle Commission and all other entities from which the consumer reports are obtained from any claim or liability related to obtaining compiling or releasing such report. I also agree that this authorization and release will remain on file for the term of my employment and will serve as an ongoing authorization to obtain consumer reports related to my employment.

Underwriting requirements include but are not limited to:

- 3 years of clean driving record history or less than 6 points in their license within the last 3 years
- No one under 21 years old driving diocesan vehicles on a regular basis
- No one under 25 years old driving students or children on a regular basis
- NJ license (Out-of-state drivers moving to NJ are required by law to obtain a NJ license within 10 days after moving in)

Applicant's Name (PRINT)

Applicant's Date of Birth

Today's Date

Applicant's Signature

Driver's License Number

State

Location Name

Location Number

Fax the completed form to the attention of our **Religious Team** at **Arthur J. Gallagher & Co.** in Miami,
Fax: 305-592-4049. If you have any questions, call us at 1-800-488-3003 or 305-592-6080 (Ampy or Virginia).

Please provide **Arthur J. Gallagher & Co.** with the email address or fax number for the **Contact Person** at your location who is to receive the results of the Motor Vehicle Record check.

CONTACT NAME: _____ **EMAIL:** _____ **FAX:** _____

APPENDIX 5