



**Diocese of Pensacola-Tallahassee**

# **Self-Insurance Program Guide 2025**

**The Ecclesiastical Province of Miami, Inc.**

**A Florida Not-for-Profit Corporation**

**Diocese of Pensacola-Tallahassee**

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**April 2025**



# Diocese of Pensacola-Tallahassee

Dear Pastors, Administrators, and Principals,

We rely on insurance as a safeguard against the unpredictable costs of natural disasters, unfortunate incidents, and infrequent criminal activity at our parishes and schools – it is also for our program of health, dental, life, and vision insurance. We pray that there is never a need to access the excess limits of coverage we have in place for major events; however, when they occur, we are grateful to have plans and protections in place. For this coverage, we partner with three other dioceses in Florida – together, the four Dioceses constitute the Ecclesiastical Province of Miami (EPM). The EPM's sharing agreement allows us stronger negotiating power and access to greater levels of coverage than we could acquire on our own.

Though hopefully rare, cases of damage, injury, and loss on our properties may become claims that can be reimbursed out of our Diocese's shared Self-Insurance Fund (SIF). This combination of savings accounts represents deductibles held at our individual parishes, as well as a store of funds at the Diocesan level that have been accumulated through diligent stewardship over the years. It is important to note that, in most cases, it is in fact the savings of our parishes, schools, and our Diocese that cover the cost of losses. In fact, the first \$10 million in claims for any named windstorm event is entirely drawn from our own funds. We must all recognize the shared responsibility we have to be prudent and responsible caretakers of these limited resources.

There are many steps we can take to reduce risk and lower the costs of the premiums we pay for excess coverage over and above what we have already saved in the SIF. Diligence in completing monthly self-inspection checklists can help create greater awareness of the risks present on our campuses, which can help prevent injuries and damage, as well as lower costs.

Please read through this updated *Self-Insurance Program Guide* to familiarize yourself with processes and details about our insurance plan. Keeping our people safe, healthy, and free from undue risks is of the utmost importance to all of us. Planning ahead ensures a better experience for everyone entrusted to our care.

If you have questions, concerns, or suggestions to share, please reach out to anyone on our Finance and Risk Management team. We are here to help, and we look forward to the opportunity to improve and provide greater clarity and understanding.

We are blessed by your continued prayers and grateful for your attentiveness to this important part of our mission here in the Diocese of Pensacola-Tallahassee.

With gratitude in Christ,

Dave Kimbell

Chief Financial Officer



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*The explanations contained herein are for general information. The actual insurance coverage applicable is subject exclusively to the terms and conditions contained in the insurance policies contracted between The Ecclesiastical Province of Miami, Inc. and the various insurance companies. Please note that the Self-Insurance Program terms and conditions may differ from the Excess Insurance policies and are subject to change without notice.*



## Summary of the Major Text Changes in This Revision

1. Page 1: The self-insurance retention level for named windstorm events was lowered from \$20 million to \$10 million.
2. Page 4: Added Mark Lee to the Diocese Risk Management Team (formerly Pastoral Center Risk Management Team). In addition, Mark Lee was added on page 25 (in the **Site Visits and Loss Control Reports** section). Throughout the document, changed all references from “Pastoral Center Risk Management Team” to “Diocese Risk Management Team.”
3. Page 8: Added a sentence at the end of the yellow-highlighted **New Construction (Builder’s Risk)** text box regarding new projects or expansions that will cost over \$2,000,000.
4. Page 10: The **Preparation for Extreme Weather Conditions** section was added at the bottom of the page.
5. Pages 11-12: Added new text in the **Automobile Coverage** and **Other Coverage** sections.
6. Page 13: Added “Towing Charges” to the **What Is Not Covered?** list.
7. Page 15: Added one new sentence (the first sentence) at the top of the page. The sentence states that an entity can require a driver to operate only a Diocesan vehicle when driving for entity or Diocesan business purposes when that driver carries less than the required amount of personal vehicle coverage.
8. Page 19: The text in the first bullet was expanded to reference cloud storage.
9. Page 20: Added “or parish-sponsored) to the first line in the **Foreign Travel** section.
10. Page 25: The second paragraph of the **Site Visits and Loss Control Reports** section was revised to require the recipient to complete the recommended corrective actions (if possible) within 30 days of receiving the report via e-mail and to update the current status of the identified issues using the link provided in the e-mail message.
11. Page 29: Identified Cindy Bean as the Pastoral Center Contact for driving record checks.
12. Page 30: Revised the **General Liability** entry and the first **Property** entry in **Appendix B – Insurance Deductibles**.
13. Page 31: Added the requirement that schools must submit their annual school drill schedules to. Added a reference to the **School Drill After Action Report** at the bottom of the page. In addition, included the form on pages 36-38.
14. Pages 39-46: The two Self-Inspection checklists were updated, replacing the April 2020 versions. In addition, on page 39, text was added to request that checklists be submitted online “preferably no later than the 20<sup>th</sup> of the month.”
15. Page 63: In the first bullet, added a requirement that entities must retain each Certificate of Insurance (COI) for a period of seven years and that the retention method must allow for easy retrieval for claims or auditing purposes.



# Diocese of Pensacola-Tallahassee

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**Whenever questions arise, please contact a member of  
the Diocese Risk Management Team for assistance!**





## What is Self-Insurance?

The Diocesan Self-Insurance Program provides property, general liability (including directors and officers, and errors and omissions), automobile liability, workers' compensation, and crime coverage under one comprehensive plan for all Diocesan entities. As used in this *Self-Insurance Program Guide*, "Diocesan entities" includes all parishes/missions, schools, agencies, and cemeteries insured under the EPM program.

Premiums collected by the Diocese are used to pay losses incurred, necessary administrative services, and purchase excess insurance to cover a catastrophe or series of catastrophes.

The Self-Insurance Program requires an increased awareness of and responsibility for the following: establishing and maintaining safe environments at all times; correcting improper, hazardous, or unsafe conditions in a timely manner; maintaining facilities and grounds continuously; and completing each roof replacement before the end of its useful life. The benefits are obvious for the continued safety of employees, parishioners/visitors, and students of the Diocese.

The Diocese is assisted by its Risk Management Team to reduce and control risks for all Diocesan entities. On a rotating schedule or on an as-needed basis, Risk Management Team members provide the entities with documented site visits and/or training sessions. These services yield insights into the existence of unsafe or hazardous conditions and the corrective actions that can be taken to prevent loss. It is the responsibility of the Pastor, the Principal, or Administrator of the entity to take the steps necessary to reply in a timely manner to all findings and to eliminate (or mitigate) the existing and potential hazards that are identified.



**Entities are responsible for complying with all program requirements (for example, reporting timely all accidents and incidents, completing monthly self-inspections, responding timely to all Loss Control assessment report items, and completing required employee training).**

**Entities are also responsible for maintaining their buildings and grounds in a condition that facilitates continuous safe operation and enhances serviceability and longevity.**

**This stewardship responsibility is demonstrated successfully by identifying deficiencies and opportunities for improvement, performing ongoing preventive maintenance activities, and budgeting for and completing all needed repairs and replacements (beyond basic preventive maintenance) in a timely manner.** For example, schools should complete a thorough cleaning of all interior spaces on campus before the start of each new school year and again throughout the year, as needed. In addition, School Principals/Directors should consider having vendors/contractors (rather than teachers/staff members) perform specific cleaning tasks (e.g., those involving the use of chemicals and/or heavy physical exertion) to minimize potential exposures for teachers/staff members.





## What is Self-Insurance?

The Risk Management Team retains the services of qualified vendors/contractors to assess specific facility conditions (e.g., current roof condition and preventive maintenance needs) at selected Diocesan entities. The Diocese provides those assessments to the entities at no charge as a value-added service of the Self-Insurance Program. However, when those assessments identify repair/replacement actions beyond the assessment scope, the Risk Management Team will ask the entity to prepare a comprehensive action plan that fully addresses each of the recommended actions.

Before starting any roof repair project (i.e., something other than a total replacement), entities must ask all potential vendors/contractors how the repair will affect the remaining useful life of the overall roof (e.g., *after your company completes this project, what will be the remaining useful life of this roof?*). If the proposed roof repair will not extend the roof life significantly, total roof replacement could be the better option.

## What Is Covered?

### Property Coverage

Property Coverage addresses buildings, their contents and equipment, fine arts, money and securities, valuable papers, accounts receivables, business income, builder's risk, and extra expenses. Losses are subject to the applicable deductibles.

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### Buildings and Contents

Buildings are covered for risks of direct physical loss up to the lesser of the cost to repair or replace the damaged property (with materials of like kind and quality). Coverage on contents is identical to the coverage provided for buildings, subject to a similar valuation limitation. To help ensure all buildings and contents are appropriately valued for insurance purposes, the Diocese uses a third-party property appraisal company to assess and revalue approximately 20% of the Diocesan properties annually.

If your entity stores contents in rented buildings and/or off-site storage units that are not Diocese-owned, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535]. Those contents can be included in the Diocese property insurance coverage only if your entity provides the Risk Manager with a written inventory and estimate of the total value of the contents. In addition, the entity must provide the Risk Manager with specific details regarding the storage facility itself – for example, including, but not necessarily limited to, the type of construction, size of the overall facility, age, whether or not flood insurance is required, and special property features, if any (fire protection, security, etc.).



## What Is Covered?

### Property Coverage (Continued)

#### 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 (\$2 million maximum per occurrence) unless specifically declared and scheduled (in that case, they are covered up to their declared value less the applicable, item-specific deductible). For scheduled fine arts items, the deductibles are lower and the terms are better through Fine Arts coverage than the standard contents insurance coverage.

To add additional Fine Arts coverage and/or if Fine Arts items will be loaned to or borrowed from others on loan, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].

#### Sacred Vessels

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

Property of others in the care, custody, and control of the Diocese or for which the Diocese is liable via a written contract is also covered (e.g., equipment loaned to the entity for an event or for use in a building repair). The coverage is limited to the item's replacement cost less any applicable deductible.



#### Rectory Contents and Priest Personal Property

The parish-owned contents of a Rectory are covered by the parish's property insurance (subject to applicable deductibles). However, the Priest's personal property is not covered. Therefore, each Priest must obtain his own policy to cover losses of his personal property, such as furnishings, chalices, coin collections, golf clubs, cameras, musical instruments, and other personal belongings.





## What Is Covered?

### Property Coverage (Continued)

#### New Construction (Builder's Risk)

Entities that are beginning to discuss and plan new construction activities (including all additions, renovations, and roof repairs or replacements) must contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535] and Rob Bennett [[bennetr@ptdiocese.org](mailto:bennetr@ptdiocese.org)] or (850) 435-3542] as soon as possible to discuss the insurance and construction aspects of such projects, respectively. All new projects (or expansions to existing Builder's Risk projects) that exceed \$2,000,000 must be insured separately through a standalone Builder's Risk policy.

To be covered under this type of policy, insurance underwriters must be provided in advance with the construction contract, details of the project location (including maps), the building site layout, and a project schedule that details each distinct construction phase, including all commissioning and testing periods.

New construction (or an addition to an existing building) is covered if the Diocese reports it to its broker **prior to** the start of construction. Building structures and materials owned by the Diocese and intended to be part of the structure on the job site are included. The policy cost will be based on the cost of construction. Depending on the project's scope and size, additional Builder's Risk insurance coverage might be required.

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 (COI), verifying General Liability, Auto Liability, and Workers' Compensation coverage. The COI for the General Liability policy should include coverage for Premises and Operations, as well as Contractual and Completed Operations. In addition, the COI must name the entity, 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 the statutory limit for Workers' Compensation Coverage. The COI/policy should also require a notice of cancellation be sent to Rob Bennett [[bennetr@ptdiocese.org](mailto:bennetr@ptdiocese.org)] or (850) 435-3542] at least 30 days in advance.

### Flood Insurance Coverage

Specific buildings are covered by flood insurance through the National Flood Insurance Program, which is overseen by the Federal Emergency Management Agency (FEMA). The cost of the flood coverage is included in the itemized annual insurance premium invoices that are sent to the Diocesan entities responsible for those specific buildings. Buildings and contents are covered in the event that flooding occurs. Flooding can be a result of a named windstorm (or hurricane), rain event, or broken pipe that floods a building (not a slow leak that is not repaired in a timely manner).



## What Is Covered?

### Property Coverage (Continued)

#### Catastrophic Property Losses

Starting with the 2024-2025 policy year, the Diocese of Pensacola-Tallahassee faced a lack of feasible insurance options. Consequently, moving forward, the Diocese of Pensacola-Tallahassee is assuming more risk related to the potential catastrophic property losses associated with hurricanes/named windstorms. As a result, all of our Diocesan entities must strengthen their focus on the ongoing repair/maintenance of all buildings and the control of all expenses during the recovery period following a catastrophic property loss.

As quickly as possible following a catastrophic property loss, the Risk Manager and Chief Financial Officer will determine the degree to which the nature and extent of the apparent loss at each location is consistent with the documented characteristics of the event such as type (e.g., hurricane, named windstorm, tornado, fire, or flood), magnitude [e.g., Saffir-Simpson Hurricane Wind Scale -- Categories 1 to 5 for hurricanes; Enhanced Fujita (EF) Scale -- 0 to 5 for tornadoes], and/or any other relevant factors (such as comparisons with the event-related losses experienced by other comparable structures, regardless of ownership, within the surrounding geographic area).

For each location reporting a loss due to the event, the conditions documented in the most recent inspection/assessment reports generated before the loss will be compared to the inspection/assessment reports, estimates, and/or proposals generated after the loss. This comparison will help the Risk Manager and Chief Financial Officer determine the degree to which the necessary repairs/reconstruction following the loss correlate with the loss itself vs. the pre-loss conditions. For example, *if the roof needs to be replaced following a hurricane, what was the roof age/condition before the loss? Did the roof have any remaining useful life when the loss occurred? Had the roof been leaking before the loss? Were leaks damaging trusses?*

In the event of total (or near-total) loss of a building/structure, the Risk Manager might recommend demolition of the building/structure rather than repair/reconstruction if that course of action would represent a cost savings to the Diocese.

During a hurricane/named windstorm, if trees fall on any buildings/structures or if trees fall on sidewalks and roadways in a manner that prevents safe access to the buildings/structures, the Self-Insurance Fund will cover the cost to remove those trees but only after the entity has satisfied the building-specific deductible for each of the affected buildings/structures by paying approved building repair/replacement costs.





## What Is Covered?

### Property Coverage (Continued)

The entity will be responsible for the remainder of all tree and debris removal costs (e.g., in areas that are not part of the grounds immediately surrounding the entity's primary buildings and structures).

Following a hurricane/named windstorm that results in extensive loss of trees across many entities, the Self-Insurance Fund may prorate its coverage of tree/debris removal costs (after the applicable building-specific deductibles have been satisfied).

On a continuing basis, the Risk Management Team will follow up with Diocesan entities regarding identified items that indicate there are (or could be) unresolved conditions on the buildings/grounds that require further evaluation and/or appropriate improvement/corrective action (e.g., Loss Control Assessment reports or independent roof assessment reports that demonstrate there are problems with roof leaks, inadequate flashing, and/or structural integrity concerns).

All Diocesan entities are responsible for the ongoing inspection/assessment, maintenance, repair, and replacement of all components of the buildings, structures, and vehicles assigned to them [for example, for buildings/structures (regardless of their size, function, or insured value): the roof; the foundation and walls, major systems (plumbing, electrical, heating/cooling, and drainage); and for vehicles: lights, tires and brakes, windows, and the engine].



For example, all entities are responsible for the regular inspection and assessment of roof conditions to determine when roof repairs and roof replacement are needed. In addition, entities are responsible for accurately estimating the annual maintenance/repair/replacement costs (both current and future) and budgeting (over multiple years, as necessary) to cover those costs.



### Preparation for Extreme Weather Conditions

All Diocesan entities must take all reasonable steps (time permitting and to the maximum extent possible) to reduce the potential for property damage that could result from non-hurricane, extreme weather conditions (e.g., the historic, record snowfall in January 2025).



## What Is Covered?

### 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 might be legally liable (injuries to employees are covered by Workers' Compensation – not General Liability). Coverage protects employees (but not their personal property) while acting within the scope of their employment/assigned activity.

**Premises and Operations**, including food service and special events sponsored by the Diocese, the parishes, or institutions, such as meetings, parties, bazaars, picnics, or outings. **Festival/Carnival Ride Operators** need to sign a special contract and provide insurance. See the **Special Insurance Topics** section on page 13.

Large and/or unusual events may require separate insurance coverage. Please contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535].

**Directors and Officers Liability** provides coverage for Diocesan Boards.

**Errors & Omission, including Employment Practices Liability** provides coverage for school leaders (principals and teachers), nursing home nurses, counselors, etc. (excluding other medical practitioners).



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 Diocese-sponsored events is included.

**Premises Medical Payments** are excluded.



### Automobile Coverage

Automobile liability involving **Diocesan owned, leased or rented vehicles** is covered by this program if the Diocese, parish, institution, cemetery, or agency is held legally liable for personal injury, including property damage, as a result of operating a vehicle.

**15-passenger vans and 12-passenger vans built on a 15-passenger van frame are excluded.** Converting a 15-passenger van by removing rows of seats to reduce the capacity does not alter the vehicle's original classification. The design and dimensions of 15-passenger vans make them prone to rollovers, and simply reducing the seating capacity does not mitigate the risks.





## What Is Covered?

### Personal Injury Protection

- P.I.P. – Florida No-Fault Statutory Coverage is included.
- Uninsured/Underinsured Motorist Coverage is **excluded**.
- The Diocese waives any Uninsured Motorist/Underinsured Coverage. There is **no coverage**.
- Automobile Medical Payments are excluded in the program.

### Automobile Physical Damage

Each claim involving physical damage will be reviewed and evaluated on a case-by-case basis. Contact Tom Martin to report all incidents involving physical damage to Diocese vehicles of any type [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].

**Leased/Rented Vehicles** are also covered when leased or rented for Diocesan business purposes.



### Other Coverage

**Workers' Compensation** – This coverage is provided to all employees under the Florida Workers' Compensation statutes for payment of medical costs and compensation for injury arising out of the performance of their duties. Priests and religious are exempt from Workers' Compensation.

**NOTE:** To satisfy Family and Medical Leave Act (FMLA) requirements, in the event a qualified employee is absent from work more than 3 days (including employees with work-related injuries), the employee must provide a "Return to Work" note signed by a physician. The employee will not be allowed back to work until this note is received in Human Resources. If more leave is needed, the employee is required to contact Human Resources at (850) 435-3500 and request FMLA paperwork. The employee is required to use any paid time off that they have available while out on FMLA.

All serious work-related injuries (e.g., death, amputation, loss of an eye, or in-patient hospitalization) must be reported immediately to Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org), (850) 435-3535 or 637-4101].

**Fidelity Bond** – This coverage is provided to all employees, priests, religious, and volunteers.

**Money and Securities** -- Limited Money and Securities Coverage is included.

**All personnel (employees and volunteers) who handle credit cards, checks, or cash as a part of their regular duties must be bondable. This includes individuals who work in gift shops, thrift shops, etc. "Bondable" means that they must agree to and successfully complete a credit check in addition to a criminal background screening before commencing any work. Members of count teams do not have to be screened because they are never allowed to work alone or with a relative when handling funds.**



## What Is Not Covered?

- Property owned by third parties, including employee owned property.
- Personal automobiles, other vehicles, and personal property owned by Priests, Seminarians, and other religious personnel.
- Priest and his 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. For example, as a result of wear and tear, a roof that has exceeded its useful life is not covered.
- Unexplained loss of money, securities, property, or mysterious disappearances.
- Sexual misconduct
- Terrorism, 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.
- 15-Passenger Vans and 12-Passenger vans built on a 15-passenger van frame.
- Towing charges.
- Property losses that cannot be supported by written contents inventories with photos or videos (see pages 15-17).

Please contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535] whenever you have questions concerning what **is** (or is not) covered under the Self-Insurance Program.

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## Special Insurance Topics

**Any hired buses/chartered transportation companies, carnival operators, and their equipment, etc.** must be properly covered by insurance provided by the contracted service. The entity contracting for the service must obtain a Certificate of Insurance (COI). The entity, the Bishop, and the Diocese, must be named on the COI as an **Additional Insured**. The COI must be submitted to the parish or institution with the contract, and a copy of the COI should be forwarded to Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535] at least 10 working days prior to the event for review.





## Special Insurance Topics

### Other Contracted Services

Before commencing work, companies that provide lawn maintenance, exterminator service, janitorial service, etc., working on Diocesan property must provide a COI showing current insurance coverage for General Liability and Workers' Compensation. The Pastor, Principal, or Administrator is responsible for obtaining the first COI and all subsequent renewals.

Limits of at least \$1,000,000 must be required. Higher limits may be needed in certain cases. If you have any questions, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].

### Facilities Use

When a parishioner or another outside party requests to use an entity's facility for an event that is not sponsored by the entity, the requestor must provide the entity with proof (typically, a COI) that the event and facility will be covered by the requestor's insurance. The COI must name the entity, the Bishop, and the Diocese as an **Additional Insured**.

The requestor will need \$1,000,000 in General Liability, Workers' Compensation, and Automobile Liability, when applicable. If a requestor does not have insurance for the event, the requestor can purchase it through K & K Insurance. See Appendix F on page 58.

### Motor Vehicle Report (MVR)

An MVR must be obtained in advance for all Priests, Seminarians, other religious personnel, employees (upon hiring), or volunteers who will be driving a Diocesan vehicle (or their own vehicles) on behalf of the Diocese or any of its entities.

Each driver must be at least 21 years old. However, anyone who will be driving children must be at least 25 years old. In addition, drivers who will be driving children must be fingerprinted and background checked; and they must complete the required Safe Environment training. For more information, refer to the *Safe Environment Reference Guide* or contact Human Resources [[HR@ptdiocese.org](mailto:HR@ptdiocese.org) or (850) 435-3570].

Drivers must not have any medical condition and/or be taking any medications that would impair their ability to operate a motor vehicle safely.

When a driver will be operating his/her personal vehicle, the driver must carry \$50,000 of bodily injury coverage per person, \$100,000 of bodily injury coverage per accident, and \$25,000 of property damage coverage per accident. However, drivers who will be driving children must carry \$100,000 of bodily injury coverage per person, \$300,000 of bodily injury coverage per accident, and \$50,000 of property damage coverage per accident. Also, when a driver will be operating his/her personal vehicle, the driver is responsible for all vehicle insurance deductibles.



## Special Insurance Topics

If a driver carries less than the required amount of personal vehicle coverage, the entity can require the driver to operate only a Diocesan vehicle when driving for entity or Diocesan business purposes.

When driving a rental vehicle, the insurance coverage offered by the rental car company and accepted by the driver will be sufficient provided the coverage limits are no less than the limits required by the Diocese.

If an inadequately insured driver is involved in an accident that results in a loss, the driver's entity will be responsible for satisfying the cost difference between the actual and required coverage amounts. For example, at the time of loss, if the actual coverage was \$100,000 of bodily injury coverage per accident when the requirement was \$300,000 of bodily injury coverage per accident, the entity will be responsible for the \$200,000 difference.

If an uninsured driver is involved in an accident that results in a loss, the driver's entity will be solely responsible for the entire loss (there will be no Diocese insurance coverage).

Automobile insurance ID cards are not acceptable, as these do not show the required amounts of liability coverage.

Each driver must submit to his/her entity a completed and signed MVR form and a clear copy of his/her driver's license. Only for drivers who will be using their own vehicles, they must also submit a copy of the Declarations page from their auto insurance company showing that they have the required amount of coverage. The driver must submit a new Declarations page annually upon policy renewal.

New Florida residents must obtain a valid Florida driver license within **30 days** of establishing residency. In addition, within **10 days** of establishing residency, new Florida residents must obtain insurance from a Florida insurance agent that is licensed to sell insurance in Florida in order to title and register vehicles.

The entity will submit all of the required documentation to Human Resources.

The MVR request form can be found on the Diocesan website under "Safe Environment" at (<https://www.ptdiocese.org/safeenvironmentforms/#html>) or "Human Resource" Forms to download. Forms to be processed should be sent to [HR@ptdiocese.org](mailto:HR@ptdiocese.org). Human Resources completes the driving record approval process using Motor Vehicle Reports.

A driver will not qualify for driving on behalf of the Diocese if any of the following disqualifying offenses are found:

- 6 or more points on the driver's license within the last 36 months
- Guilty of a DUI/DWI in the last 36 months
- Suspended/revoked status
- International or foreign license



## Special Insurance Topics

Human Resources will provide the entity with only the “approved” or “non-approved” status of each driver. Non-approved drivers are not allowed to drive their personal or a Diocesan vehicle when conducting Diocese business. In addition, non-approved volunteers may not drive their personal vehicle or a diocesan vehicle when conducting Diocese business; and non-approved drivers (employees and volunteers) cannot drive children. If a driver is not approved, the Pastor, Principal, or designated person will be notified of the non-approved status.

Once approved, the driver can drive for three years from date of approval (one year for drivers who transport children). The driver must resubmit all of the required documents again using the same process to continue to drive past the three-year mark (one year for drivers who transport children).

If a driver would like a copy of his/her driving record, the driver should contact the State of Florida Motor Vehicle Division directly. Human Resource will not provide the reason why an individual is not approved. See Appendix I for *Driver’s License Clearance Recommendations*.

At any time, based on newly discovered information (e.g., following review of a recent motor vehicle incident involving an approved driver or after learning that an approved driver has falsified any driving-related documentation) and following review and approval by the Risk Manager, Chief Financial Officer, and Human Resources Director, the Diocese may suspend an employee or volunteer’s approval to drive their personal vehicle or a Diocesan vehicle when conducting Diocese business. The process for case review and request for suspension of driving approval can be initiated by the Risk Manager, Chief Financial Officer, or the Human Resources Director.

### Driver Requirements Summary

	Driver Transports Children	Driver Does Not Transport Children
<b>Minimum Age</b>	25 years old	21 years old
<b>MVR Frequency</b>	Upon hiring and annually thereafter	Upon hiring and every three years thereafter
<b>Minimum Coverage</b>	\$100,000 of bodily injury coverage per person \$300,000 of bodily injury coverage per accident \$50,000 of property damage coverage per accident	\$50,000 of bodily injury coverage per person \$100,000 of bodily injury coverage per accident \$25,000 of property damage coverage per accident
<b>Other</b>	Provide copy of the Declarations page from automobile policy annually. A driver will not qualify for driving on behalf of the Diocese if any of the following disqualifying offenses are found: <ul style="list-style-type: none"><li>• 6 or more points on the driver’s license within the last 36 months</li><li>• Guilty of a DUI/DWI in the last 36 months</li><li>• Suspended/revoked status</li><li>• International or foreign license</li></ul>	



## Special Insurance Topics

### Preparing and Maintaining a Written Contents Inventory with Supplementary Photos/Videos

Each parish, school, or other location in the Diocese with buildings and contents that are insured for property losses of all types (e.g., fire, water, lightning, and hurricane/named windstorm) must prepare and maintain a written, itemized inventory of its contents. In addition, the written inventory must be supplemented by a set of photographs and/or videos showing the presence and locations of the contents.

**If a Diocesan entity experiences a catastrophic property loss and the entity has not maintained a current written inventory with supplementary photos and/or videos, the Self-Insurance Fund may deny the entity's claims for contents losses.**

**If your entity stores contents in rented buildings and/or off-site storage units that are not Diocese-owned, see the **Buildings and Contents** section on page 6.**

When preparing and updating the written inventory, use any format that works best (e.g., a Word document or an Excel spreadsheet). Be sure to add a date to the written inventory (perhaps in the header or footer). That way, when future revisions are made, the new inventory can be generated by using the "Save As" function (with a revised file name) and making the necessary changes. Save all revisions of the inventory, and you will always be able to see (by checking the revision date) that you are referring to the most current inventory.

If the information is readily available, be sure to include any cost information that establishes the initial purchase cost (or a current replacement value) for the specific items. For example, if the parish recently purchased new chairs and tables for the Parish Hall, record the unit (or total) cost for those items. If the cost information is not readily available, estimate that information or, if necessary, omit it. At this time, a complete inventory without cost information (or only partial cost information) is more valuable than an incomplete inventory that contains cost information for all items. However, over time, adding cost information will be very beneficial.

Each parish, school, or other location should review and revise (as necessary) its existing written inventory and supplementary photos/videos at least annually to ensure their accuracy. In the event of any type of partial/total loss, an up-to-date inventory and photos/videos will prove invaluable in quickly and accurately establishing the total value of the loss and accelerating the replacement/restoration/rebuilding process.

Scheduling a comprehensive review yearly will confirm the contents inventory is correct (just in case the inventory was not updated when some items were acquired or disposed of during the year).



## Special Insurance Topics

The written contents inventory and supplementary photos/videos should be saved electronically for easy and immediate retrieval by several key personnel at your parish, school, or other location.

Completing and maintaining the written contents inventory and supplementary photos/videos will help:

- Satisfy the Diocese's current inventory requirements
- Determine the adequacy of the location's levels of Contents coverage
- Complete the location's insurance profile, which will become increasingly critical to the Diocese's efforts to secure property insurance coverage in future policy years

In addition, you should seriously consider the size of the Building and Contents deductibles when determining the amount your location needs to set aside yearly in the Catastrophe Savings account. It would be prudent to plan to save as aggressively as possible for future Atlantic Hurricane seasons.

If you have any questions, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535.

### Contents Inventory: Additional Tips

- Don't forget to revisit the inventory annually (perhaps in the spring before the start of the Atlantic Hurricane season on June 1) to ensure that any changes that have occurred during the past year have been captured.
- Throughout the year, as new items are purchased and/or as additional relevant details for existing items are discovered (e.g., the original purchase prices), capture that information within your inventory as you go along.
- **Some locations have been using the \$750.00 threshold for collecting purchasing information and including those items in the inventory. However, for insurance purposes, it is better to think about contents inventories in a broader context.** For example, if a location experienced a substantial (up to total) loss of a specific building (e.g., due to a fire), the location would want to replace all of the building's contents, not just the items that had an original purchase (or donation) value of \$750 or greater. One way of thinking about contents is that, if you could turn the building upside down and shake it, the contents are what would fall out. Also, most locations will have large quantities of the same item (e.g., tables, chairs, textbooks/workbooks, and other resource materials). Therefore, it's important to have an accurate count of the total numbers for identical items on the date the inventory information was collected or last revised.

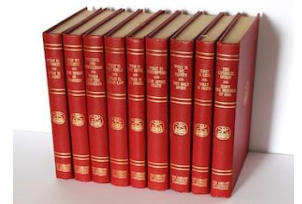
**UPDATED  
INVENTORY**



## Special Insurance Topics

### Contents Inventory: Additional Tips (Continued)

- For many locations, consolidating information in a three-ring binder can be a very user-friendly approach to maintaining detailed contents inventory data for easy retrieval and quick referencing. However, this method cannot be used as a substitute for permanently and securely maintaining the data in an electronic format (preferably in digital files stored in the cloud).
- Be sure to include an inventory of books by title or at least a general count of the total number of books.
- Locations don't need to "count paperclips." However, locations need to strike the right balance in the desired level of detail.
- Item descriptions should include dimensions (e.g., height, width, and depth), materials of construction (e.g., silver, gold, brass, bronze, marble, solid mahogany, or oil on canvas), or other significant details when such information would be critical to establishing an accurate value after a loss.
- Be sure to include the contents of storage cabinets, rooms, and sheds where office/other supplies and equipment are kept for future use.
- When creating videos, zoom in (or linger) momentarily (or a bit longer) at specific items that have details that would be great to capture on the video (e.g., statues, wall art items, pianos, and organs).
- When photographing or videoing in a room with cabinets (e.g., the kitchen) or in front of free-standing storage cabinets with doors/drawers, capture the view with the cabinet doors/drawers open to show the items inside.
- Loss Control Assessment reports prepared by Marvin Patterson, Occupational Safety and Health Manager, are not acceptable substitutes, in whole or in part, for any location's written contents inventory with supplementary photos/videos.
- An up-to-date, comprehensive contents inventory facilitates the claims adjusting process and ensures timely payment of claims.







## Special Insurance Topics

### Summer Camps

The Diocese's student accident insurance coverage applies to both enrolled and non-enrolled students. "Non-enrolled students" are participants in Diocese-sponsored events who are not regularly enrolled as a student in a Diocese school. Although coverage does extend to those individuals while they are participating in Diocese-sponsored events, obtaining waivers for all of participants – both enrolled and non-enrolled students – is recommended. If you need an example waiver form, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].

If a camp will be operated by a Diocesan entity that is partnering with an outside organization, contact Tom Martin as soon as possible to discuss the nature of the partnering arrangement, Certificate of Insurance (COI) requirements, and clear definition of roles/responsibilities among the parties to help eliminate/minimize potential contract concerns.

Summer camp volunteers who are younger than 18 years old must be background checked through the Florida Department of Children and Families (DCF) if they work more than 10 hours/month. For more information, refer to the *Safe Environment Reference Guide* or contact Human Resources [[HR@ptdiocese.org](mailto:HR@ptdiocese.org) or (850) 435-3570].

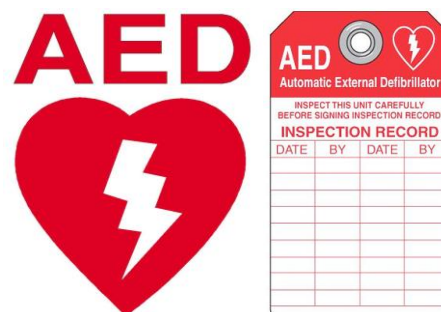
### Foreign Travel

When Priests, Seminarians, and/or Lay Personnel are planning any Diocese- or parish-sponsored foreign travel, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535] in advance.

### Automated External Defibrillators (AEDs)

Automated external defibrillators (AEDs) are portable, life-saving devices designed to treat people experiencing sudden cardiac arrest, a medical condition in which the heart stops beating suddenly and unexpectedly. The combination of CPR and early defibrillation is effective in saving lives when used in the first few minutes following collapse from sudden cardiac arrest.

AEDs are not required. However, some locations have them because AEDs can prove beneficial when used until EMTs can arrive. If your location has any AEDs, they must be maintained in good operating condition at all times per the manufacturer's instructions and recommendations. For example, AED batteries and electrode pads expire over time and must be replaced, as needed.





## Special Insurance Topics

### Automated External Defibrillator (AEDs) (Continued)

Also, each AED should have its own inspection tag, which will provide simple documentation that the location has been checking each AED every month. If your location has AEDs now but they need to be replaced, it would be an opportunity to eliminate them (and any related signage), if desired.

AEDs can be used by anyone since the AEDs provide adequate instruction (they provide audible instructions on how to use them). No medical training is required.

### First Aid Supplies

First Aid supplies (or First Aid kits) are not required. However, if your location has any First Aid supplies or kits, the First Aid items should be basic, they must be checked regularly, and any expired items must be removed and replaced.



### Cyber Security

As organizations around the world increasingly use technology to collect, store, and manage all types of information, they must identify effective ways to safeguard themselves from vulnerabilities and security breaches. Human errors, hacker attacks, and/or system malfunctions could cause significant financial damage to any organization, as well as jeopardize its reputation.

Cyber Security is a growing concern for all four of the EPM Dioceses, prompting them to secure Cyber Liability insurance coverage. In the near future, we anticipate increasing emphasis on implementing effective Cyber Security safeguards across the EPM such as Multi-Factor Authentication (MFA), which adds a layer of protection to the log-in process. MFA is a required safeguard that must be implemented effectively in organizations that want to purchase Cyber Liability insurance coverage.



For several years, the Diocese of Pensacola-Tallahassee's *Employee Handbook* has included the Computer and Internet User Policy, which applies to all employees. This policy describes how “for security and maintenance purposes,” authorized individuals within the Diocese monitor equipment, systems, and network traffic to ensure compliance with policy requirements.



## Special Insurance Topics

### Cyber Security (Continued)

As needed, the Diocese of Pensacola-Tallahassee updates its Cyber Security policies, which define the guidelines, standards, plans, and procedures that are in place to satisfy the Diocese's Cyber Security objectives. The policies comply with the relevant statutory and regulatory requirements, as well as the Diocese's contractual agreements. In addition, the policies include definitions of the roles and guidelines required of employees, volunteers, contractors, vendors, and interns who have the ability to access, create, and/or store information or the Diocese.

### Use of Volunteers

Many parishes, schools, and other Diocesan entities are very dependent on and fully utilize their dedicated volunteers to help ensure that everything keeps running smoothly and cost efficiently. Every entity that utilizes volunteers must not assign tasks to its volunteers if the entity has any reservations regarding the volunteers' ability to perform the tasks well and, most importantly, safely. It is critically important that every entity only assign its volunteers to tasks that best match each volunteer's skill set.



Every entity must closely match its volunteers and their skill sets/physical stamina with the tasks to be performed, excluding tasks that would be best/most safely performed by contractors (e.g., cutting down trees with chain saws), and addressing potential heat exposure concerns (e.g., providing water and requiring periodic breaks). In addition, entities should consider establishing a minimum age for volunteers (it is best to not allow younger children to participate); and a staff member or another very responsible person should be designated as the safety monitor for each volunteering event. This person should be on the lookout for any potentially unsafe conditions or actions, intervening to safely stop the work in progress to resolve any identified concerns before allowing the activity to resume.

Volunteers are subject to all of the Diocese's MVR, background check, and Safe Environment program requirements when applicable to their assignments. For more information, refer to the *Safe Environment Reference Guide* or contact Human Resources [[HR@ptdiocese.org](mailto:HR@ptdiocese.org) or (850) 435-3570].

Entities should have each volunteer sign a *Release of Liability* form that is tailored to the specific volunteer assignments/events in which the volunteer will be participating. The entity can identify each separate event with a short descriptive title and the date(s) – for example, *Volunteers Performing Groundskeeping Tasks on the Playground, March 8, 2025*. If you need an example *Release of Liability* form, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].



## Special Features of the Program

### Who provides services to our Diocese?

- **Claims handling, Subrogation, and Collection of claims against others for damages** (Gallagher Bassett Services, Inc., the Diocese's Third-Party Administrator)

For assistance, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535]

- **Risk Management consulting and evaluations, including Industrial Hygiene or Ergonomic evaluations**

For assistance, contact a member of the Diocese Risk Management Team

- **Loss Control/Security Assessments, Facility Inspections, and Accident Investigations**

For assistance, contact a member of the Diocese Risk Management Team

- **Safety/Security training seminars, including Active Shooter/Active Intruder training**

For assistance, contact a member of the Diocese Risk Management Team

- **Reviews of Contracts and Certificates of Insurance**

For assistance, contact Tom Martin  
[[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535]

- **Issuance of Certificates of Insurance as required by the Diocese or other agencies**

For assistance, contact Tom Martin  
[[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535]

- **Motor Vehicle Reports on drivers**

For assistance, contact Human Resources [[HR@ptdiocese.org](mailto:HR@ptdiocese.org)] or (850) 435-3570].

- **Student Accident Insurance**

BMI Benefits, LLC is a third-party claims processor for all of the Diocese's student accident insurance claims. Schools should give the parent/guardian of each injured student a claim filing packet and instruct the parent/guardian that claim forms must be completed and submitted to BMI Benefits within 90 days from the date of accident.

For assistance and/or a copy of the current BMI Benefits claim filing packet, contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] or (850) 435-3535].





## Loss Prevention Services

### Loss Prevention Services

**Loss Prevention Services** are a very important tool that can be used to help reduce the frequency and severity of all types of incidents. The services include, but are not limited to, conducting Loss Control Assessments, monitoring the status of corrective action recommendations, disseminating relevant general information, and conducting training. Loss Prevention Services seek to prevent/mitigate losses such as injuries to employees (e.g., due to overexertion, exposure to chemicals, and contact with electricity) and visitors (e.g., slips/trips/falls).

The Diocese Risk Management Team continues to develop, maintain, schedule, and manage these services to provide the maximum benefit to each entity across the Diocese. When questions arise and/or other support is needed, each entity is encouraged to contact a member of the Diocese Risk Management Team. We encourage your team to prepare reliable and rapid response plans that address all types of incidents (e.g., personal injuries, vehicle incidents, fires, loss of utilities/services, building evacuation, and active intruders/shooters).

### Risk Management Coordinator

Each entity should designate a Risk Management Coordinator (RMC), who can serve as the entity's primary point of contact for disseminating Loss Control/Risk Management information and coordinating training resources to help reduce the potential for incidents involving personal injury and/or property loss. Pastors, Principals, or Directors/Managers are encouraged to assume the RMC role. However, if they designate someone else to serve in the role, the RMC's success is dependent on strong support from the Pastor, Principal, or Manager. Good candidates include the Parish Office Manager or Senior Level Maintenance Person. The RMC helps facilitate successful Loss Control/Risk Management Programs with minimal time investment.

The RMC's duties include the following:

- Be the point of contact for the entity's Loss Control/Risk Management initiatives and the conduit for disseminating information
- Facilitate the scheduling, conduct, and documentation of employee training activities/programs
- Foster a culture committed to reducing the potential for all types of incidents including, but not limited to, personal injuries, property losses, cyber security exposures, and fraud/embezzlement
- Contact the Diocese Risk Management Team for support whenever it is needed
- Communicate with the Risk Manager [Tom Martin at [martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535] regarding any status changes, questions, and/or issues related to open claims





## Loss Prevention Services

### Risk Management Coordinator (Continued)

- Communicate with the Occupational Safety and Health Manager (Marvin Patterson at [pattersonm@ptdiocese.org](mailto:pattersonm@ptdiocese.org)) regarding all safety/health concerns and the current status of recommended corrective actions
- Be the point of contact for Named Windstorms

### Site Visits and Loss Control Reports

The Diocese Risk Management Team schedules and conducts site visits at all Diocesan properties periodically. At each location, a member of the Diocese Risk Management Team (e.g., Marvin Patterson, Occupational Safety and Health Manager, or Mark Lee, Safe Environment & Security Manager) conducts an initial meeting with the Pastor, Principal, or Director/Manager to discuss the site visit process and the specific goals/expectations for that visit. The meeting is followed by a comprehensive walkthrough of the location to identify any unsafe/unsecure/hazardous conditions that increase the potential for personal injury and/or property loss incidents.

Following the site visit, the Diocese Risk Management Team member generates a Loss Control Report that summarizes and prioritizes the issues that were identified and includes corrective action recommendations. Within 30 days of receiving the report via e-mail, the recipient should complete the recommended corrective actions (if possible) and update the current status of each identified issue (i.e., from Open to Pending or Closed) using the “Click here to respond to action items below” link that appears in the body of the e-mail message. If the entity fails to fully resolve any conditions deemed to require immediate correction, the Risk Manager will contact the entity.

At each location, the site visit process can be a valuable tool in sustaining a safe and healthful environment for Diocese employees, parishioners/students, and the public; and maximizing the tool's effectiveness now helps reduce the frequency and severity of future claims. In addition, the active participation of all entities benefits the Self-Insurance Program by creating a firm foundation for the Diocese's efforts to secure the best possible rates when insurance policies must be renewed annually.

### Consultation Program

Each entity is encouraged to contact the Diocese Risk Management Team to request consultation services (phone calls and/or site visits) focusing on any topics that might impact the protection of people or property. Some examples include:

- Playground safety inspections and audits
- Parking lot surveys to include layout, traffic flow, signage, parking stops, speed control, and lighting surveys





## Loss Prevention Services

### Consultation Program (Continued)

- Property and inventory control programs
- Facility safety and/or security assessments including usher training and facility-specific response plans in case of active intruders/shooters
- Environmental control and compliance assistance, such as asbestos, lead paint, indoor air, and hazardous materials
- Accident investigations to include root cause analysis to minimize recurrence

### Named Windstorms

In advance, each entity should identify at least one contractor that can respond rapidly to the entity's immediate needs following a named windstorm. If you need assistance in identifying a contractor, contact Rob Bennett [[bennetr@ptdiocese.org](mailto:bennetr@ptdiocese.org) or (850) 435-3542].

Refer to Appendix H (pages 61-62) for vendor recommendations.



### Deductible

The deductible for a named windstorm is 5% of the value of the building and contents (valued separately). Each entity can set up a Catastrophe Savings account (formerly known as a Hurricane Savings account) in the Deposit & Loan at the Pastoral Center. Currently, the Catastrophe Savings accounts are earning 4% annual yield.

If you would like to set up a Catastrophe Savings Account, please contact Shanie Sanor [[sanors@ptdiocese.org](mailto:sanors@ptdiocese.org) or (850) 435-3507].



Property insurance does not cover water intrusion from storm surge or from roof/window damage. For the entities with a Flood insurance policy, the deductibles are \$5,000 each for the building and contents (valued separately).



## Loss Prevention Services

### Before the Storm

Each entity's Risk Management Coordinator should maintain an Emergency Contact List. This list should include employees, volunteers, the Diocese Risk Management Team, your Rapid Response Vendor, and Local Emergency Operation Center. The Risk Management Coordinator should be available to communicate before, during, and after the storm with the Diocese Risk Management Team. Two of the entity's employees should each keep a copy of the entity's disaster plan in different locations.

Purchase items that the entity will need in the event of property destruction. For example, generators, digital cameras, tarps, lumber, flashlights, batteries, and water. In addition, the entity should have a first aid kit on hand (after the storm, injuries can occur during debris removal). The Pastor and Associate Pastor should plan for any needs they might have after the storm (e.g., prescriptions, personal flashlights, batteries, and radios).

Secure any loose property that could become a projectile during the storm. If the entity has hurricane shutters, they should be installed 72 hours before landfall. If the entity is in an evacuation zone, then relocate to the planned evacuation site and stay in touch with your community.

### During the Storm

If the local Emergency Management authorities require an area evacuation, begin evacuating immediately. Otherwise, before long, it will be too late; and you could be in grave danger. Stay indoors and remain there until conditions outside are safe. Consult with your local Emergency Management authorities before you return.

**Our Parishes and Schools are NOT storm shelters and must not be used as shelters during named windstorms.**

### After the Storm

Return only after it has been deemed safe to do so. Avoid debris and downed power lines.

If you find the property needs immediate attention, contact a certified Rapid Response contractor. If you did not identify a certified Rapid Response contractor prior to the storm, contact Rob Bennett [[bennetr@ptdiocese.org](mailto:bennetr@ptdiocese.org) or (850) 435-3542] immediately for assistance.

**Report all Named Windstorm damage to the Diocese Risk Management Team (Rob Bennett and/or Tom Martin)**



Appendix A — Important Contact Information

How To Report A Claim

1. Reporting Accidents, Injuries, and Property Losses (excluding Named Windstorm losses):

Call Gallagher Bassett, the Diocese’s third-party claims administrator, at 877-376-2561. You will need our client ID, which is: 060004.

Gallagher Bassett  
Call (877) 376-2561  
To Report All New Claims

2. Reporting Named Windstorm Damage:

Report all Named Windstorm damage to the Diocese Risk Management Team (Rob Bennett and/or Tom Martin)

Have Questions? Need More Information?	Your Pastoral Center Contact(s)	
Other organizations are requesting the Diocese’s Certificate of Insurance (COI)	Tom Martin	(850) 435-3535
Your Entity needs additional insurance identification cards for its vehicles	Risk Manager	
Your Entity:		
Needs to request Another Organization’s COI		
Has questions regarding other Diocese insurance (e.g., Workers’ Compensation, General Liability, Automobile, Crime, and Flood) and/or current open claims	Tom Martin	(850) 435-3535
Your Entity needs to report a <u>new</u> employee injury, vehicle accident, property damage incident, or potential general liability incident	Gallagher Bassett <u>and</u>	(877) 376-2561
	Tom Martin	(850) 435-3535
Your Entity needs to add/drop an insured vehicle or property to/from the Diocese insurance	Tom Martin	(850) 435-3535
An organization that wants to use your entity’s facilities needs Event Insurance		



## Appendix A — Important Contact Information

Have Questions? Need More Information?	Your Pastoral Center Contact(s)	
Your Entity needs to obtain a driving record check for an employee or volunteer	Cindy Bean Benefits Coordinator	(850) 435-3558
Your Entity:  Needs to request a Loss Control visit regarding potential safety/security concerns  Has questions concerning an upcoming or past Loss Control visit  Has questions regarding School Safety/Playground Safety	Marvin Patterson <i>Occupational Safety and Health Manager</i>	(850) 516-5621
Your Entity:  Needs assistance with newly discovered building construction/renovation issues  Needs to identify qualified contractors  Has questions/concerns regarding the status of ongoing construction/renovation projects	Rob Bennett <i>Director of Construction and Properties</i>	(850) 435-3542 Mobile: (850) 324-0737
Your Entity receives any legal documents that appear related to current/potential lawsuits involving your Entity and/or the Diocese	Tom Martin	(850) 435-3535
Another topic?	Tom Martin	(850) 435-3535





## Appendix B — Insurance Deductibles

Claim Type	Deductible
<b>Workers' Compensation</b>	\$0
<b>General Liability</b>	\$0 to the Entity* [\$250,000 to the Self-Insurance Fund (SIF)** as the Self-Insured Retention (SIR)]
<b>Automobile</b> – All Diocese Vehicles of Any Type	\$1,000
<b>Crime/Fiduciary</b>	\$5,000
<b>Property</b> – Building and Contents (Fire, Lightning, Extreme Weather, etc.)	\$5,000 per Building
<b>Property</b> (Hurricane/Named Windstorm Only)	5% of the Total Insured Values of the Building and Contents figured separately
<b>Flood</b> (Only specific Diocesan buildings have flood insurance through the National Flood Insurance Program)	\$5,000 Building/\$5,000 Contents
<p>* Deductible limits apply to losses incurred as the result of assessed damages, settlements, and regular claims costs. Legal expenses exceeding the standard legal retainer fees that are necessary to process and/or litigate specific claims may be directly billed to the responsible entities at the discretion of the Chief Financial Officer.</p> <p>** The SIF does not cover legal expenses and litigation fees. Each entity is responsible for all expenses required to process liability claims.</p>	

Contact Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org), (850) 435-3535 (office), or (850) 637-4101 (cell)] as soon as possible to report all new claims.

**Insured Damage  
- Deductible  
Claim Payment**



## Appendix C — Forms

- **Accident/Incident Report**

An **Accident/Incident Report** (see pages 32-33) must be completed for each incident (regardless of claim type) and e-mailed to Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] as soon as possible.

The entity must take the following steps (as applicable) following each accident/incident:

1. **Provide first aid and/or medical care** to the injured persons (if any), and act to prevent further injury or damage. This is the first priority. A **Medical Treatment Authorization** form (see page 35) must be given to each injured employee who is sent for medical evaluation and treatment.
2. **Report the accident/incident promptly** to others who have a need-to-know (e.g., Pastor, Principal, and to Tom Martin).
3. **Investigate as soon as possible after the accident/incident occurs.** This allows you to observe the conditions as they were at the time of the accident/incident, prevents the disturbance of evidence, and allows you to identify witnesses. You will need to gather physical evidence, take photographs, and interview witnesses to understand the chain of events that led to the accident/incident. Ask witnesses to complete a **Voluntary Statement** form.
4. **Identify the causes of the accident/incident.** Note that there are usually multiple causes.
5. **Report your findings in an Accident/Incident Report.** In preparing the report, it is helpful to prepare a step-by-step account or timeline working back from the moment of the accident/incident, listing all possible causes at each step. This account can be helpful in preparing the final report, which should clearly explain the evidence for your conclusions.
6. **Develop a plan for corrective action to prevent the accident/incident from happening again.** These actions should be specific, constructive, address the root causes of the accident/incident, and address the causes described in the report.
7. **Implement your corrective action plan.** It is helpful to set a deadline for implementation of corrective actions.
8. **Follow up** to evaluate the effectiveness of the corrective actions taken.
9. **Adjust**, as needed, to facilitate continuous improvement.

- **Voluntary Statement**

- **Medical Treatment Authorization**

- **School Drill After Action Report** – Each school is required to send a copy of its annual drill schedule and copies of all completed After Action Reports to Tom Martin [[martint@ptdiocese.org](mailto:martint@ptdiocese.org)] for review/comment and future follow-up by Diocese Risk Management Team members.



# Accident/Incident Report

(A copy of this report is not authorization for medical treatment.)

## Instructions: For all claim types, complete sections 1 & 2.

- For Workers' Compensation Claims:** Complete sections 3, 3A, 3B, 6, 7, and 8.
- For Accidents/Incidents Involving Students, Visitors, or Volunteers:** Complete sections 4, 6, 7, and 8.
- For Automobile or Property Claims:** Complete sections 5, 6, 7, and 8.

Please Print:

Numerical Parish/School Code:

<b>1</b>	<b>School/Parish Name</b>				
	School/Parish/Agency	<input type="checkbox"/> Workers' Compensation <input type="checkbox"/> Student Accident <input type="checkbox"/> Property Loss <input type="checkbox"/> Automobile <input type="checkbox"/> Visitor Accident/Incident	Person Injured: <input type="checkbox"/> Employee <input type="checkbox"/> Visitor <input type="checkbox"/> Student <input type="checkbox"/> Volunteer	Claim Report Number:	
<b>2</b>	<b>Accident</b>				
	Date of Loss (MM/DD/YYYY):	Time of Loss: _____ a.m. _____ p.m.		Location of Loss (Be specific):	
<b>3</b>	<b>Employee (Workers' Compensation Claims)</b>				
	Employee Name:		Date of Birth:	Injury Type (Cut, Bruise, etc.):	
	Occupation & Organization:		Part of Body Injured:		
	Home Address:	City:	State:	Zip:	Phone No.:
	<b>3A</b> — Does Employee want medical attention today? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>A "No" answer above does not waive the employee's right to request medical attention at a later date.</small>	If "Yes", Designate referral: (Name of Physician, Clinic, Hospital)		<b>3B</b> — Will Employee require time off from work? <input type="checkbox"/> Yes <input type="checkbox"/> No	Expected Return to Work Date:
<b>4</b>	<b>Claimant (Student, Visitor, or Volunteer Involved in the Accident/Incident)</b>				
	Name:		Date of Birth:	Time Injury First Reported:	
	Address:	City:	State:	ZIP:	Phone No.:
<b>5</b>	<b>Property (Church-Owned) Attach picture of damaged or stolen property, Police and/or Public Safety report</b>				
	Describe damaged or stolen property:				
	Estimated cost of damage or value of stolen item:				

6	<b>Witness(es)</b>				
	Name:				
	Address:	City:	State:	Zip:	Phone No.:
	Name:				
	Address:	City:	State:	Zip:	Phone No.:
7	<b>Describe the Accident/Incident/Loss</b>				
	(To be completed by the Employee, Student, Visitor, Volunteer, <u>or</u> Entity Representative. If the Employee, Student, Visitor, <u>or</u> Volunteer is unable to write, the Entity Representative will ask the following questions and write the responses.)				
	A.	What were you doing ( <u>or</u> what was happening) when the injury/loss occurred?			
	B.	How did the injury/loss occur?			
	C.	In your opinion, which object or substance directly caused your injury ( <u>or</u> caused the loss)?			
	D.	Was training received? If applicable, was personal protective equipment (PPE) being worn?			
	E.	What could have been done ( <u>and</u> when) to prevent the injury or loss?			
	F.	What corrective actions have been taken? What lessons were learned? What additional actions should be taken?			
8	<b>Printed Names / Signatures</b>				
	Printed Name <u>and</u> Signature of Employee/Claimant:				Date:
	Printed Name <u>and</u> Signature of Entity Representative:				Date:

Send a copy of the completed form and photos to Tom Martin ([martint@ptdiocese.org](mailto:martint@ptdiocese.org)) as soon as possible.



Voluntary Statement

(Use multiple forms, if needed.)

Name (First, MI, Last):	Date/Time:
Address (City, State, Zip):	Phone Number (Alternate):
Location Where Statement Was Prepared:	Phone Number (Primary):

I certify that the facts contained herein are true and correct to the best of my knowledge.

Printed Name and Signature of the Person Making the Statement Date



# Diocese of Pensacola-Tallahassee

## Medical Treatment Authorization

Date:

To Whom It May Concern:

The Diocese of Pensacola-Tallahassee has chosen Gallagher Bassett Services, Inc. as its third-party administrator to handle Workers' Compensation claims. Any emergency medical care to stabilize the work-related injury/illness of an injured worker will be authorized.

*No additional prescription drugs are to be provided to the injured worker without pre-authorization from Gallagher Bassett Services, Inc.*

The Diocese of Pensacola-Tallahassee acknowledges the reimbursement rate for these services will be for treatment of Workers' Compensation injuries/illnesses only, in accordance with the State of Florida Workers' Compensation Health Care Provider Reimbursement statute.

*All services following initial treatment must be pre-approved by Gallagher Bassett Services, Inc. Copies of all reports should be sent to the carrier as listed below.*

Employee Personal Information		Carrier/Administrator Authorization
Name:		Gallagher Bassett Services, Inc. P. O. Box 21227 Tampa, FL 33622 Phone: 866-428-0283
Address:		
Phone:		
Insurance Information		Billing Address for All Providers
Date of Injury:		Gallagher Bassett Services, Inc. P. O. Box 2831 Clinton, IA 52733
Employer: Diocese of Pensacola-Tallahassee		
Parish/School/Organization:		
Phone:		
Signature of Injured Employee		Date



## School Drill After Action Report



### After Action Report

(School Name)

(District)

**6A-1.0018(15)(b), F.A.C.** After-action report. An after-action report must be completed following each emergency drill and fire drill. After-action reports must identify the type of drill, location and date of the drill, participants, and involvement of law enforcement or other public safety agencies. In addition, the after-action report must describe actions taken by participants, must analyze areas of success and areas where improvement is needed, and include input from public safety agencies and a plan for corrective action. After-action reports must be submitted to the district school safety specialist for review fifteen (15) calendar days following drill completion.

<b>Facilitator(s):</b>					
<b>Participants - including law enforcement/public safety agencies:</b> (attach roster if needed, with name & agency information)					
<b>Location(s):</b>					
<b>Start Date:</b>		<b>Start Time:</b>		<input type="checkbox"/> AM	<input type="checkbox"/> PM
<b>End Date:</b>		<b>End Time:</b>		<input type="checkbox"/> AM	<input type="checkbox"/> PM
<input type="checkbox"/> Emergency Drill	<input type="checkbox"/> Actual Emergency / Response to Alarm System				
<input type="checkbox"/> Fire	<input type="checkbox"/> Hazmat	<input type="checkbox"/> Lockdown	<input type="checkbox"/> Active Assailant		
<input type="checkbox"/> Reunification	<input type="checkbox"/> Hostage	<input type="checkbox"/> Bomb	<input type="checkbox"/> Severe Weather		
<b>6A-1.0018(15)(c)5., F.A.C.</b> Emergency drills and fire drills must test all applicable functions included in the threat scenario, such as panic buttons, participant movement (lockdown, shelter-in-place, or evacuation), simulated communications with first responders, notification to parents, and appropriate protective actions, such as turning off lights, and covering windows.					
<b>Functions Tested (check all that apply):</b>					
<input type="checkbox"/> mobile panic alert system <input type="checkbox"/> communication with first responders					
<input type="checkbox"/> lockdown <input type="checkbox"/> shelter-in-place <input type="checkbox"/> evacuation <input type="checkbox"/> notification to parents					
<input type="checkbox"/> other: _____					

1. Drill scenario - What was supposed to happen?





## School Drill After Action Report



### After Action Report

(School Name)  
(District)

2. What actions were taken by participants?

3. What were the observed areas of success?

4. What areas need improvement?

5. What corrective input did participating public safety agencies provide?

6. Corrective action plan:



## School Drill After Action Report



### After Action Report

(School Name)

(District)

#### Comments and/or Immediate Follow Up Actions (As Needed)

--

#### Knowledge Share

What is to be shared/followed up?	Who is responsible for follow up?	How will that happen?	With whom will it be shared?

#### Action Items:

#### Date Due

•		
•		
•		
•		
•		



## Appendix D — Safety Checklists

The following checklists are available at the links provided below.

**Every month, each Diocese entity (i.e., parish, school, or other location) is required to complete the self-inspection checklist and submit it online (preferably no later than the 20<sup>th</sup> of the month). In addition, each Diocesan entity to which one or more vehicles have been assigned is required to complete and submit online a vehicle self-inspection report for each vehicle monthly.**

**Entities are responsible for inspecting and maintaining the Diocesan vehicles assigned to them. In addition, entities are responsible for immediately reporting to the Risk Manager all vehicles that have been purchased, sold, or acquired by donation.**

The Risk Manager monitors compliance with this requirement.

- **Monthly Self-Inspection Checklist**  
<https://form.jotform.com/242755448087164>
- **Monthly Vehicle Self-Inspection Report**  
<https://form.jotform.com/250486588944171>



# Diocese of Pensacola-Tallahassee



## Monthly Self-Inspection

Diocese of Pensacola-Tallahassee (Revised April 2025)

Location and Site ID: \*

### General Safety

	Yes	No	N/A	Comments
Outside sidewalks even and level?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Mats secured and in place?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Exterior and interior doors open/close properly?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No slip/trip/fall hazards?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No water on the floor anywhere, including entrances and exits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
All building exits clearly marked with functional EXIT signs?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
All emergency lights functional?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Stairway handrails secure and in good condition?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No storage on or under stairways?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Current inspection tags on fire extinguishers and fire panels?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Interior hallways, aisles, and walking paths are free of clutter and hazards?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No electrical safety concerns (e.g., missing outlet covers, spliced wires, and daisy chaining)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No extension cords used in lieu of permanent wiring?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Machines and power tools properly guarded?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Ladders and step stools in good condition?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Items stored in an orderly and safe manner?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Exterior wooden structures (e.g., ramps, walkways, benches, and handrails) are structurally sound, in good repair, and not splintered?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Exterior grounds are free of unsecured and/or extraneous and unnecessary items?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
(Locations with AEDs Only) Confirmed each AED is operational and pads have not expired?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>



# Diocese of Pensacola-Tallahassee

## Restrooms/Kitchens

	Yes	No	N/A	Comments
Floor surface free from water or wet conditions?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Towel and hand soap dispensers filled and properly located?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No plumbing leaks?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Clean and in good sanitary condition?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Potable/Non-Potable water sources clearly identified?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Florida DEP/Health Department requirements met?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

## Does your location have a playground?

- ☐ Yes
- ☐ No (Skip the Playgrounds section and go to the Security section below.)

## Playgrounds

	Yes	No	N/A	Comments
Gate closed and playground secured?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Surfaces checked at least weekly and raked to prevent packing? No hidden hazards?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Equipment footings stable, secured, buried, and covered by surfacing materials?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Surfaces and equipment interiors free of standing water?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Ropes, chains, and cables free of frays and/or wear?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
"S" and "C" hook openings no more than 0.04" (thickness of the flat surface of a dime)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Metal equipment free of rust and chipping paint?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Wooden equipment free of splinters and rough surfaces?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Nuts, bolts, and screws recessed, covered, or sanded smooth and level?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No missing parts and no sharp edges/parts?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No broken steps, hand-holds, rungs, or seats?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Swing seats made only of canvas, rubber, or other lightweight material?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No pinch, crush, or shear points?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No open "V" entrapment angles or holes that form finger traps (e.g., at tube ends)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No tripping hazards?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>





# Diocese of Pensacola-Tallahassee

## Security

	Yes	No	N/A	Comments
Employees have ID badges displayed?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Storage closets, electrical and mechanical rooms, custodian closets, and other peripheral rooms locked?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Electrical panels secured from unauthorized entry?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Exterior doors locked and prevent outside entry (but open from inside)?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Perimeter protection (fences/gates) secured?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Surveillance cameras in place with complete coverage and working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
All guests/visitors wearing ID badges?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Radios and internal communication system(s) operational?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No loose items on grounds that could be used as a weapon and/or a way to gain unauthorized entry?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

## Parking Lots

	Yes	No	N/A	Comments
Traffic control signs legible and posted in correct locations?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Landscaping not blocking driver's vision?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Parking lot free of hazardous break-up, damage, and/or debris?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No potholes in travel path?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Parking bumpers and/or parking stops secured and entirely color-coded?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Parking spaces/aisles clearly marked?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Easy parking and building access provided for handicapped visitors?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

## Traffic Control

	Yes	No	N/A	Comments
Signs/pavement markings and/or cones indicate direction of traffic flow and speed limits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Traffic flaggers used when needed for traffic control?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Traffic flaggers wear high visibility vests? Equipped with flags, paddles, and/or flashlights?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
(Schools Only) Staff members monitor drop-off and pick-up lines?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>



# Diocese of Pensacola-Tallahassee

## Flammable Liquids/Chemicals

	Yes	No	N/A	Comments
All chemicals stored in properly labeled original containers or marked secondary containers?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
No leaking containers or detectable odors?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Chemical containers secured in appropriate storage cabinets or locked storage rooms?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Safety Data Sheet available for each chemical that is stored or used?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Chemicals stored properly per the Safety Data Sheets?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>
Appropriate Personal Protective Equipment (PPE) available for use?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>

Inspected By and Date: \*

Save

Submit

Clear Form

Print Form



# Diocese of Pensacola-Tallahassee



## Monthly Vehicle Self-Inspection Report

Diocese of Pensacola-Tallahassee (Revised April 2025)

Please fill out ONE form per vehicle

Location and Site ID: \*

Make: \*

Model: \*

License Plate: \*

Mileage: \*

### Lights

	Yes	No	N/A	Corrected (How?)	Corrected (When?)
Front Left – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Front Right – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Back Left – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Back Right – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
High Beams – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Low Beams –Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Hazards – Working?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>



# Diocese of Pensacola-Tallahassee

## Under the Hood / Under the Vehicle

	Yes	No	N/A	Corrected (How?)	Corrected (When?)
Oil Level – Full?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Brake Fluid – Full?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Transmission Fluid – Full?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Washer Fluid – Full?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Battery – No signs of leaks, corrosion, or short circuits?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
No leaks detected under or next to the parked vehicle?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>

## Tires: Adequate Pressure / Even Wear / No Tread or Sidewall Problems Noted

	Yes	No	N/A	Corrected (How?)	Corrected (When?)
Front Left -- OK?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Front Right -- OK?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Back Left -- OK?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Back Right -- OK?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Spare -- OK?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>



# Diocese of Pensacola-Tallahassee

## Safety Equipment

	Yes	No	N/A	Corrected (How?)	Corrected (When?)
Windshield Wipers (including rear window) – Operating and in good condition?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Seat Belts – Operational?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Horn – Operational?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Directional Signals -- Operational?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
(Optional) Fire Extinguisher – Fully charged and secured?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
(Optional) First-Aid Kit – Full, contents not expired, and secured?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Tire Jack/Lug Wrench – On board and secured?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>
Current Diocese insurance documentation in the glovebox?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>

## Manufacturer's Schedule for Maintenance


	Yes	No	N/A	Corrected (How?)	Corrected (When?)
Records support scheduled maintenance is up-to-date?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="text"/>	<input type="text"/>

**Inspected By and Date: \***

Save

Submit

Clear Form

 Print Form



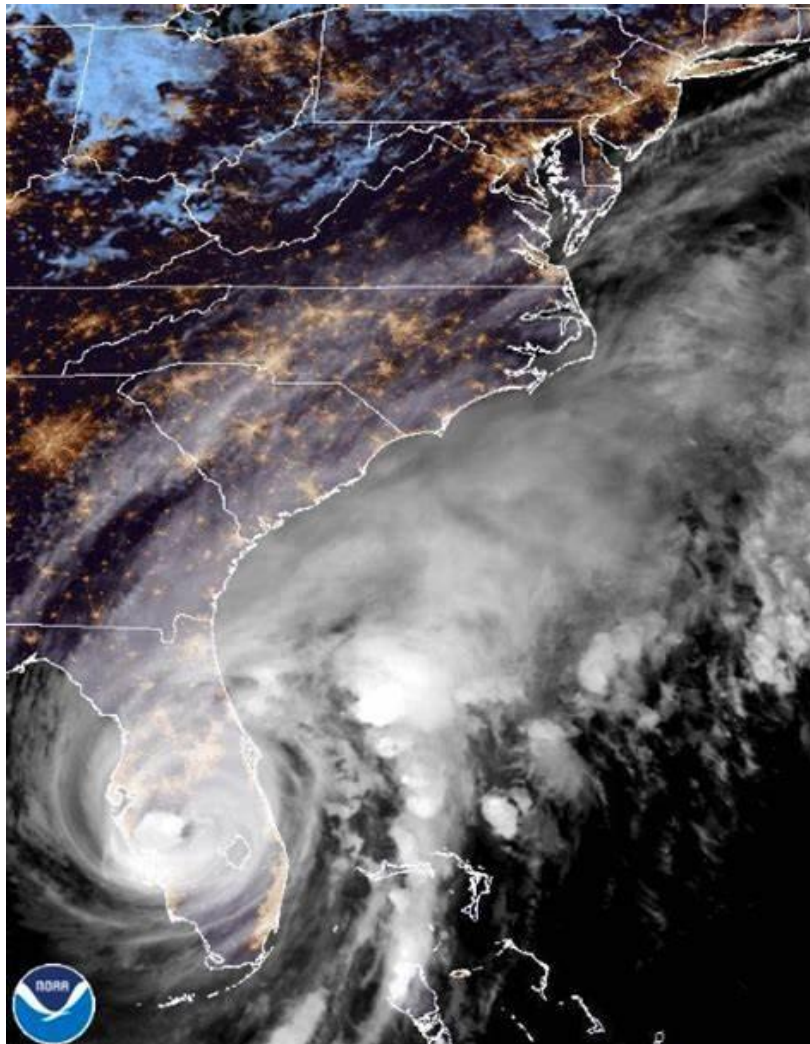


## Appendix E — Hurricane Checklists

The following checklists are available at the links provided below. The completed checklists are submitted to the Risk Manager electronically.

For more information regarding Hurricane Preparedness, refer to the most recent edition of the *Hurricane Preparedness Guide*.

- **Pre-Hurricane Checklist**  
<https://form.jotform.com/200085609076959>
- **Post-Hurricane Checklist**  
<https://form.jotform.com/200085866567969>





# Diocese of Pensacola-Tallahassee



## Pre-Hurricane Checklist

Diocese of Pensacola-Tallahassee Risk Management

**Hurricane Season runs from June 1 through November 30 each year!**

**"The first 72 are on you!"**

Emergency services may not be able to provide assistance within the first 72 hours of a hurricane making landfall. Please plan accordingly and make sure your staff and volunteers are also aware of this. The Pastoral Center Insurance and Facilities staff will be responding as soon as possible to sites affected by storms.

**Location and Site ID: \***

**To Be Done before or at beginning of Hurricane Season:**

	Checked	N/A
Review Hurricane Guide	<input type="checkbox"/>	<input type="checkbox"/>
Major landscape trimming and cut backs	<input type="checkbox"/>	<input type="checkbox"/>
Hurricane Supply Kit stocked: bottled water, canned goods	<input type="checkbox"/>	<input type="checkbox"/>
Check back-up generator	<input type="checkbox"/>	<input type="checkbox"/>
Shutters/Plywood/Window Protection: on hand - ready for application	<input type="checkbox"/>	<input type="checkbox"/>
Petty Cash – keep all receipts for expenditures	<input type="checkbox"/>	<input type="checkbox"/>



# Diocese of Pensacola-Tallahassee

## 120 Hours (5 Days) Prior to Landfall

	Checked	N/A
Contact phone numbers current and working	<input type="checkbox"/>	<input type="checkbox"/>
Ensure loose items around the property are brought in	<input type="checkbox"/>	<input type="checkbox"/>
Install shutters – start	<input type="checkbox"/>	<input type="checkbox"/>
Back up computer records	<input type="checkbox"/>	<input type="checkbox"/>
Identify vents and other roof openings that can be safely covered	<input type="checkbox"/>	<input type="checkbox"/>

## 96 Hours (4 Days) Prior to Landfall

	Checked	N/A
Fuel purchased for vehicles	<input type="checkbox"/>	<input type="checkbox"/>
Install shutters – finish	<input type="checkbox"/>	<input type="checkbox"/>
Sand bags – if required	<input type="checkbox"/>	<input type="checkbox"/>



# Diocese of Pensacola-Tallahassee

## 72 Hours (3 Days ) Prior to Landfall

	Checked	N/A
Move any items that can be damaged by water intrusion that are on ground level up onto desks or shelves	<input type="checkbox"/>	<input type="checkbox"/>
Cover interior items with plastic sheeting to protect from water damage	<input type="checkbox"/>	<input type="checkbox"/>
Cover vents and other openings as required	<input type="checkbox"/>	<input type="checkbox"/>
Protection of sacred vessels and important documents	<input type="checkbox"/>	<input type="checkbox"/>
Close blinds / curtains	<input type="checkbox"/>	<input type="checkbox"/>



# Diocese of Pensacola-Tallahassee

**Less than 48 Hours — All Preparations Complete 36 Hours Prior if under Hurricane Watch, 24 Hours prior if under Hurricane Warning**


	Checked	N/A
Release staff members and provide return policy	<input type="checkbox"/>	<input type="checkbox"/>
Give final instructions to key personnel	<input type="checkbox"/>	<input type="checkbox"/>
Update out-going message on phone system. Post notice on Parish Office door with "Closed" message and emergency phone contact number(s).	<input type="checkbox"/>	<input type="checkbox"/>
Bring important documents and forms to safe location	<input type="checkbox"/>	<input type="checkbox"/>
Extinguish candles / open flames	<input type="checkbox"/>	<input type="checkbox"/>
Shut down utilities	<input type="checkbox"/>	<input type="checkbox"/>

**Inspected By and Date:**

Save

Submit

Clear Form

 Print Form





# Diocese of Pensacola-Tallahassee



## Post-Hurricane Checklist

Diocese of Pensacola-Tallahassee Risk Management

Location and Site ID: \*

### Property Visit: Minimum TWO PERSONS on initial survey team

	Checked	N/A
Gloves – boots – hard hat – long pants – safety glasses – flashlight	<input type="checkbox"/>	<input type="checkbox"/>
Camera	<input type="checkbox"/>	<input type="checkbox"/>
Clipboard, paper, and pen	<input type="checkbox"/>	<input type="checkbox"/>
Visit only during daylight hours	<input type="checkbox"/>	<input type="checkbox"/>

### Property Damage Reporting

	Checked	N/A
If property damage has occurred, call GallagherBassett at <u>1-877-376-2561</u>	<input type="checkbox"/>	<input type="checkbox"/>
Take Pictures	<input type="checkbox"/>	<input type="checkbox"/>
Contact Director, Construction & Properties and Risk & Insurance Manager at Pastoral Center	<input type="checkbox"/>	<input type="checkbox"/>



# Diocese of Pensacola-Tallahassee

## Property Perimeter

	Checked	N/A
No downed power lines (if present, do not proceed! Call utility company or 911 emergency services)	<input type="checkbox"/>	<input type="checkbox"/>
No major debris or tree limbs at risk of falling or creating imminent trip hazard	<input type="checkbox"/>	<input type="checkbox"/>
Do not proceed into flood waters	<input type="checkbox"/>	<input type="checkbox"/>
Path to entry way clear – only clear small items	<input type="checkbox"/>	<input type="checkbox"/>
Be aware of possible wildlife – raccoons, snakes, dogs, cats	<input type="checkbox"/>	<input type="checkbox"/>

## Exterior of Building

	Checked	N/A
No smell of gas or fire (if smell is present do not proceed, call emergency services)	<input type="checkbox"/>	<input type="checkbox"/>
Tree or other debris on structure	<input type="checkbox"/>	<input type="checkbox"/>
Broken windows / doors	<input type="checkbox"/>	<input type="checkbox"/>

## Entrance / Interior of Building

	Checked	N/A
Doorway clear – use doorways, not windows or damaged sections	<input type="checkbox"/>	<input type="checkbox"/>
Watch for falling ceiling tiles or other damage that could cause collapse – Do not proceed into unknown conditions	<input type="checkbox"/>	<input type="checkbox"/>



# Diocese of Pensacola-Tallahassee

## Clean-Up

	Checked	N/A
Only what is necessary to safely operate	<input type="checkbox"/>	<input type="checkbox"/>
Take pictures of items that must be discarded for sanitary reasons	<input type="checkbox"/>	<input type="checkbox"/>
Limit volunteers to answers phones or move small amounts of debris to the street	<input type="checkbox"/>	<input type="checkbox"/>
Only use "Diocesan Approved" contractors for repairs. To identify approved contractors, contact the Director of Construction & Properties	<input type="checkbox"/>	<input type="checkbox"/>
Operate generators outdoors only – grounded and GFCI protected	<input type="checkbox"/>	<input type="checkbox"/>

**Storm Name:**

**Date of Landfall:**

**From Completed By and Date:**

Save

Submit

Clear Form



Print Form



## Appendix F — Purchasing Facility Use Insurance

The Diocese is unable to provide pricing or premiums for this coverage. Interested parties can go to the **Catholic Diocese Tulip Program** location on the K & K Insurance website at: [Catholic Diocese TULIP Insurance](#). Click on **Apply Online**.

After clicking on **Apply Online**, the user will select the Diocese, the Parish, and the event type (on separate screens in that order). Next, the user will provide **Attendance Information** and answer several **Yes/No** questions.

**K&K INSURANCE**  
Insuring the world's fun!

We Take Fun Seriously

**Catholic Diocese TULIP Program**

Phone 1-800-553-8368  
Fax 1-260-459-5624  
Claims 1-800-237-2917

[Ask us a question/E-mail](#)

**Quote** **1 Eligibility** **2 Rating** **3 Quote**

**Catholic Diocese TULIP – Eligibility**

Select the Diocese Name, enter the first few letters of the parish name, choose the state of diocese/parish and click the Search button. If your diocese or parish is not listed, please call us at **1-800-553-8368**.

**Select your Diocese/Parish**

\* Diocese Name:

**Login/Register**

First time users must register in order to save their Quotes & Applications: [Register here](#)

E-mail

Password

[Forgot password?](#)

**Get Quote/Buy Policy**

Select a Program

**Other K&K Sites**

Select a Category

[Glossary](#) | [FAQ](#) | [Site Map](#)  
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# Diocese of Pensacola-Tallahassee



We Take Fun Seriously



## Catholic Diocese TULIP Program

Phone 1-800-553-8368  
Fax 1-260-459-5624  
Claims 1-800-237-2917

[Ask us a question/E-mail](#)

Quote

1 Eligibility 2 Rating 3 Quote

### Login/Register

First time users must register in order to save their Quotes & Applications: [Register here](#)

E-mail

Password

[Forgot password?](#)

### Get Quote/Buy Policy

Select a Program

### Other K&K Sites

Select a Category

### Catholic Diocese TULIP- Eligibility

\* Desired coverage dates (including setup and teardown):

### Provide Attendance Information

Number of consecutive event days (not including set-up or tear-down):	<input type="text"/>
Estimated daily attendance of this event:	<input type="text"/>
<b>Total event attendance:</b>	<input type="text"/>

\* Are overnight accommodations part of the event?

☐ Yes ☐ No

\* Is there a live musical performance at the event?

☐ Yes ☐ No

\* Alcoholic beverages are (select one):

- ☐ Not available at the event  
☐ Furnished without a charge ( [what's this?](#) )  
☐ Sold ( [what's this?](#) )  
☐ Both sold and furnished without a charge ( [what's this?](#) )

\* Does the insured event have any concessionaires, exhibitors or vendors?

☐ Yes ☐ No

\* Does the event have any of the following activities?

☐ Yes ☐ No

- Rides, mechanical amusement devices, inflatable recreational devices, dunk tanks, bungee operations/equipment
- Petting zoos or animals owned, rented or hired by the insured
- Fireworks/pyrotechnics

[Glossary](#) | [FAQ](#) | [Site Map](#)

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K&K Insurance Group is a wholly-owned subsidiary of Aon

[Do Not Sell My Personal Information](#)

After reading through a few more screens, the user will enter **Insured Information** and **Additional Information**. Then, the user will need to identify the Additional Insureds (the Diocese and Parish names will automatically appear as the Entity Name). In the **Certificate Information** field, Bishop William Wack should be identified as an Additional Insured. His mailing address is 11 N. B Street, Pensacola, FL 32502.



# Diocese of Pensacola-Tallahassee



## Catholic Diocese TULIP Program

Phone 1-800-553-8368  
Fax 1-260-459-5624  
Claims 1-800-237-2917

[Ask us a question/E-mail](#)

Enrollment 1 Insured Information 2 Additional Information 3 **Certificate Request** 4 Warranty 5 Final Summary 6 Payment

### Login/Register

First time users must register in order to save their Quotes & Applications: [Register here](#)

E-mail   
Password

[Forgot password?](#)

### Get Quote/Buy Policy

Select a Program

### Other K&K Sites

Select a Category

### Certificate of Insurance Requests

At the conclusion of the insurance purchase, you will receive a certificate(s) of insurance as evidence of the coverage that has been purchased.

If you require additional certificates listing a facility, property owner, or sponsor as an **Additional Insured**, please complete the certificate information section below.

Do you need to request any additional certificate(s) of insurance to present to a third party? ([what's this?](#)) ☒ Yes ☐ No

#### Certificate 1

[Preview](#)

Certificate holder: **Additional Insured**

Entity name: **Diocese of Pensacola-Tallahassee/Blessed Sacrament Parish**

Mailing address: **624 Miccosukee Road**

City: **Tallahassee**

State: **Florida**

Zip: **32308**

Relationship: **Owner, Manager or Lessor of the premises**

**If other additional insured certificates are needed, please enter the information below.**

Additional Insured Field is limited to 90 characters. If a longer name is needed, you must complete your insurance transaction first, then submit a request for another certificate by using the ONLINE Certificate Request Option on the Customer Service tab located at the top of our website page.

#### Certificate Information:

Name of Certificate holder (Additional Insured):

Mailing address:

City:

State:

Zip:

#### Please indicate the relationship of the above entity: (select one)

- ☐ Owner, manager or lessor of the premises/location where the events take place  
☐ Sponsor of event  
☐ Co-promoter of event

If the relationship of the certificate holder you are entering is not listed above or if special language is required, complete your insurance purchase first. After your purchase is complete, you may submit a special request by using the ONLINE Certificate Request option on the Customer Service tab located at the top of our web page.

After reading and agreeing to the **Warranty and Disclosure Statement** and the **Compensation and Other Disclosure Information**, the user will verify the information in the **Final Summary** before making payment. At the **Are You a Registered User?** prompt, the user will select **No** and then complete the **Registration** screen before submitting it. Next, the user will name and save the application. Then, the user will provide the payment information on the **Make Your Payment** screen.





# Diocese of Pensacola-Tallahassee

Event insurance cannot be purchased from K & K Insurance for the following types of events.

## **Ineligible for this program:**

Certain event types are not eligible for coverage by this program. **K&K** reserves the right to decline any request for coverage. The ineligible event types include, but are not limited to the following (and are excluded from coverage):

- Activist rallies/marches/literature distribution
- Athletic events and competitions
- BYOB\*
- Cinematography and photography for commercial use
- Concerts \*
- Day Care Operations
- Events providing room accommodations and /or campaigning as part of the event
- Events held on airport premises
- Gun and/or knife shows
- Haunted attractions
- Historical battle reenactments
- In-or-on water activities(pool,lakes,rivers,etc)
- Mazes (corn/hay/fences)
- Motorized vehicle/motorcycle/watercraft/powerboat practicing for, qualifying for,or testing for any racing speed, demolition or stunting activity
- Parades\*
- Rodeos\* (activities including ,but not limited to bull or bronco riding,roping activities, or barrel racing)

\*This event/activity is not available online. Please contact us at [800-553-8368](tel:800-553-8368) .

## **Coverages Available & Program Highlights**

### **Commercial General Liability**

- Each Occurrence
- General Aggregate (other than products –completed operations)
- Products –completed operations aggregate
- Personal and Advertising Injury
- Damage to Premise Rented to You
- Medical Expense (other than participants)

### **Notable Exclusions**

- Abuse molestation, harassment, or sexual conduct
- Aircraft/hot air balloon
- Airport
- Amusement devices - the ownership, operation, maintenance or use of: any mechanical or non-mechanical ride, slide or water slide, any inflatable recreational device, any bungee operation or equipment, any vertical device or equipment used for climbing - either permanently affixed or temporarily erected, or dunk tank. Amusement devices do not include any video or computer games or structures that are not designed to bounce on, slide on, ride on or tunnel through.
- Animals - injury or death to any animal; injury, death or property damage caused by any animal owned, rented or hired by you
- Asbestos
- Commercial general liability standard exclusions
- Corporal Punishment
- Employment-related practices
- Fireworks
- Fungi or bacteria
- Haunted attractions
- Lead
- Nuclear energy liability
- Professional Services
- Rodeos
- Room & board liability
- Saddle animals
- Snowmobile
- Water hazard

### **Preliminary Underwriting Information Required**

The following information is required 10 business days prior to the desired effective date:

- Completed and signed enrollment form
- Full premium payment by check or credit/debit card
- A schedule of events/activities or a brochure for this event
- Certificates of insurance as per requirements on the enrollment



## Appendix G — Certificates of Insurance

- Certificate of Insurance (COI) Requirements
- Example COI from a Vendor/Contractor
- Example COI issued by the Diocese



## Certificate of Insurance Requirements

- Each entity is responsible for obtaining and maintaining a current Certificate of Insurance (COI) for each of its vendors and contractors. The entity must retain each COI for a period of seven years. The retention method must allow for easy retrieval for claims or auditing purposes.
- During the entire period of performance that a vendor or contractor is providing goods and/or performing services for the Diocese or any one of its entities, the vendor or contractor must maintain without interruption all of the lines and levels of insurance coverage described below.
- The vendor or contractor must provide the entity with a COI for the required insurance policies before providing goods and/or performing services for the Diocese or any one of its entities; and the COI must be updated throughout the entire period of performance, as necessary. If the term of the policy expires or lapses anytime during the entire period of performance, the vendor or contractor must immediately provide the entity with an updated COI prior to the policy's expiration or lapse in coverage.
- The vendor or contractor's COI must never be handwritten, and the entity must receive it directly from the vendor or contractor's insurance broker or insurance agent. The entity must be identified in the Certificate Holder box at the bottom of the COI.
- All insurance shall be written on an "Occurrence" basis and secured from insurance companies approved to do business and issue insurance in the State of Florida, and the insurance companies must be rated no less than "A - XII" in accordance with the latest edition guidelines published by A.M. Best Company, Inc. All insurance shall be written for not less than the limits specified below, or as required by law, whichever is greater. When COI questions arise, the entity should contact Tom Martin for assistance [[martint@ptdiocese.org](mailto:martint@ptdiocese.org) or (850) 435-3535].
- Each vendor or contractor's COI must show the following minimum coverage levels.

**Commercial General Liability (CGL):** This coverage includes personal and advertising injury, contractual liability and products/completed operations liability. The coverage shall be in an amount not less than \$1,000,000 each occurrence for bodily injury and property damage and not less than \$1,000,000 for personal injury. The coverage shall include an annual policy aggregate of no less than \$2,000,000.

With respect to CGL coverage, Sexual Molestation Liability (SML) coverage is automatically included unless it is specifically excluded (typically, it will be excluded when there is an identified exposure). Therefore, the Diocese needs to confirm that there is no SML exclusion in the vendor's CGL coverage. The Diocese always need to require SML coverage (it's a red flag if the vendor's insurance company will not provide it).



# Diocese of Pensacola-Tallahassee

**Additional Insureds:** The entity, Diocese, and Bishop Wack must be listed. The only exception is when the coverage includes a “Blanket Additional Insured Endorsement.” On the COI, the Additional Insureds may be identified in the “Description of Operations/Locations/Vehicles” box or the “Certificate Holder” box.

**Commercial Automobile Liability:** This coverage addresses all owned, non-owned, leased and/or hired vehicles used (within the scope of services provided to the Entity) with limits in an amount not less than \$1,000,000 combined single limit per accident for bodily injury and property damage. The bodily injury limit per person shall not be less than \$500,000, the property damage limit shall not be less than \$100,000. However, higher limits might be required for High Occupancy Vehicles (HOV), such as vans or buses; if you have any HOV-related questions, contact the Risk Manager by calling 850-435-3535.

**Additional Insureds:** The entity, Diocese of Pensacola-Tallahassee, and Bishop Wack must be listed. The only exception is when the coverage includes a “Blanket Additional Insured Endorsement.” On the COI, the Additional Insureds may be identified in the “Description of Operations/Locations/Vehicles” box or the “Certificate Holder” box.

**Workers’ Compensation:** This coverage is needed for all vendors and contractors that have employees and for all delivery vendors.

Workers’ Compensation: Statutory limits as required by law, and Employers’ Liability Insurance with a limit not less than \$1,000,000 each accident, \$1,000,000 disease-each employee, and \$1,000,000 disease policy limit. For small vendors or contractors who do not have the \$1,000,000 limits, contact the Risk Manager by calling 850-435-3535.

If Worker's Compensation is provided through a staffing agency, a list of covered employees working at the Entity’s facilities must be attached to the COI or the Leased Employee Affidavit must be completed. Contractors with employees on the entity’s property need the same Workers’ Compensation limits. Some vendors that are sole proprietors might have an exemption from the State of Florida. If so, the entity must receive documentation of the exemption.

**Property:** If vendors or contractors will have their own property of significant value on the premises, then the entity needs to confirm the vendors or contractors have Property insurance.

**Notification of Cancellation:** The policy cancellation notification provision must specify that the entity will receive a written notice of cancellation at least 30 days in advance, with the exception that for any cancellation, material change, or non-renewal that will result from non-payment of premium, the entity will receive the written notice no more than 10 days in advance. The Cancellation box on the COI should indicate that, if any of the policies are cancelled before the expiration date, a notice will be sent to the Additional Insureds and/or “delivered in accordance with the policy provisions.”



# Diocese of Pensacola-Tallahassee

**Waiver of Subrogation:** Each vendor or contractor's Workers' Compensation, Commercial General Liability, Commercial Automobile Liability, and Property policies must include Waiver of Subrogation wording to the benefit of the entity, the Diocese, and Bishop Wack. Waiver of Subrogation protection prevents a vendor or contractor's insurance companies from seeking reimbursement from the entity and Diocese for claims paid on behalf of the vendor or contractor.

**Primary and Non-Contributory Endorsements:** Each vendor or contractor's Workers' Compensation, Commercial General Liability, and Commercial Automobile Liability, policies must include the Primary and Non-Contributory Endorsement wording to the benefit of the entity, the Diocese, and Bishop Wack. "Primary and Non-Contributory" means that the vendor or contractor's insurer will pay out claims first and will not seek contributions from the Diocese policies that might also cover the loss.

## **Some Common Questions & Answers:**

**Does the entity need a COI for a vendor that drops off items like cleaning supplies and uniforms?**

Yes, particularly if the vendor is entering the entity's facilities regularly (more than simply into the lobby or a receiving area infrequently) to perform a specific function, such as restocking supplies in a storage room/area or picking up/dropping off uniforms from a locker room/storage area. However, if the vendor is merely delivering items the entity has purchased or picking up items the entity is shipping out (much like FedEx or UPS would deliver items purchased online), no COI is required.

**Do all vendors and contractors need Commercial Automobile Liability coverage? If not, which types of vendors or contractors don't need it?**

Automobile Liability is not absolutely necessary for all vendors and contractors. It depends on whether or not the vendor or contractor will be using vehicles within the scope of the work the vendor or contractor is performing for the entity (for example, if the vendor or contractor is driving vehicles onto the entity's property, the entity must require the vendor or contractor to have automobile liability coverage). However, the entity should always request that information from all vendors and contractors.





**CERTIFICATE OF LIABILITY INSURANCE**

CHURCH

QP ID: JB

HURC-1  
RECEIVED  
CE 1/13/25

DATE (MM/DD/YYYY)

01/07/2025

<b>PRODUCER</b> Morrison Insurance Agency, Inc 4444 York Street, Suite 201 Metairie, LA 70001 Morrison Insurance Agency	<b>504-888-9393</b>	<b>CONTACT NAME:</b> Bob Boggio	<b>PHONE</b> (A/C, No, Ext): 504-888-9393	<b>FAX</b> (A/C, No): 504-888-9996
		<b>E-MAIL ADDRESS:</b> bboggio@morrison-ins.com		
		<b>INSURER(S) AFFORDING COVERAGE</b>		
		<b>INSURER A :</b> Wesco Insurance Company		
		<b>INSURER B :</b> Technology Insurance Company		
		<b>INSURER C :</b> LWCC (#10751)		
		<b>INSURER D :</b>		
		<b>INSURER E :</b>		
		<b>INSURER F :</b>		
<b>INSURED</b> J. Prestes & Company Inc. dba The Church Supply House 3605 Division Street Metairie, LA 70002		<b>NAIC #</b> 25011 42376 22350		

## COVERAGES

**CERTIFICATE NUMBER:**

## REVISION NUMBER:

INSR LTR	TYPE OF INSURANCE			ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	<input checked="" type="checkbox"/>	COMMERCIAL GENERAL LIABILITY		X		WPP192219803 BLKT ADD'L INSD	07/01/2024	07/01/2025	EACH OCCURRENCE \$ 1,000,000	
	<input type="checkbox"/>	CLAIMS-MADE	<input checked="" type="checkbox"/>						OCCUR	DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 100,000
	<input type="checkbox"/>								MED EXP (Any one person) \$ 5,000	
	<input type="checkbox"/>								PERSONAL & ADV INJURY \$ 1,000,000	
	GEN'L AGGREGATE LIMIT APPLIES PER:								GENERAL AGGREGATE \$ 2,000,000	
<input type="checkbox"/>	POLICY	<input type="checkbox"/>	PRO-JECT	<input type="checkbox"/>	LOC	PRODUCTS - COMP/OP AGG \$ 2,000,000				
OTHER:									\$	
B	AUTOMOBILE LIABILITY					TPP1239629	07/01/2024	07/01/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000	
	<input checked="" type="checkbox"/>	ANY AUTO							BODILY INJURY (Per person) \$	
	<input type="checkbox"/>	OWNED AUTOS ONLY	<input type="checkbox"/>						SCHEDULED AUTOS	BODILY INJURY (Per accident) \$
	<input type="checkbox"/>	HIRED AUTOS ONLY	<input type="checkbox"/>						NON-OWNED AUTOS ONLY	PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/>	UMBRELLA LIAB		<input checked="" type="checkbox"/>	OCCUR	WUM190962303	07/01/2024	07/01/2025	EACH OCCURRENCE \$ 1,000,000	
	<input type="checkbox"/>	EXCESS LIAB		<input type="checkbox"/>	CLAIMS-MADE				AGGREGATE \$ 1,000,000	
	<input type="checkbox"/>	DED			<input checked="" type="checkbox"/>				RETENTION \$ 10000	\$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			Y/N	N/A	78384A	01/01/2025	01/01/2026	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER	
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/ MEMBER EXCLUDED? (Mandatory in NH)								E.L. EACH ACCIDENT \$ 500,000	
	If yes, describe under DESCRIPTION OF OPERATIONS below								E.L. DISEASE - EA EMPLOYEE \$ 500,000	
									E.L. DISEASE - POLICY LIMIT \$ 500,000	

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

**Additional Insureds include: St. Rita Parish, 22 Saint Rita Lane, Santa Rosa Beach, FL 32459 and St. Rita Preschool, 14 Saint Rita Lane, St. Rosa Beach, FL 32459**

**CERTIFICATE HOLDER**

STRSAN1

St. Rita Parish - Diocese of  
Pensacola-Tallahassee, Bishop  
William A. Wack, CSC  
11 North B Street  
Pensacola, FL 32502

## CANCELLATION

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

Paul R. Kelly

ACORD 25 (2016/03)

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# Diocese of Pensacola-Tallahassee

Example: COI Issued to Another Organization by the Diocese's Insurance Broker

ACORD®		CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY)			
				1/29/2025			
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 have ADDITIONAL INSURED provisions or 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:					
Arthur J. Gallagher Risk Management Services, LLC		PHONE		FAX			
9155 South Dadeland Boulevard		(A/C No. Ext: 305-592-6080)		(A/C No: 305-592-4049)			
Suite 1112		E-MAIL					
Miami FL 33156		ADDRESS:					
		INSURER(S) AFFORDING COVERAGE		NAIC #			
		INSURER A: Zurich American Insurance Company		18535			
INSURED		INSURER B: Underwriters at Lloyds London					
Diocese of Pensacola-Tallahassee		INSURER C:					
Bishop William Wack Saint Mary Catholic School		INSURER D:					
Saint Mary Catholic Church		INSURER E:					
110 Robinwood Dr. SW		INSURER F:					
Fort Walton Beach FL 32548							
DIOCPEN-01							
COVERAGES		CERTIFICATE NUMBER: 704677419		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.							
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
B	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY			PK1006824	4/1/2024	4/1/2025	EACH OCCURRENCE \$ 2,000,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 2,000,000
							MED EXP (Any one person) \$ Excluded
							PERSONAL & ADV INJURY \$ 2,000,000
							GENERAL AGGREGATE \$ 2,000,000
							PRODUCTS - COMPROP AGG \$ 2,000,000
							\$
	GEN'L AGGREGATE LIMIT APPLIES PER:						
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						
	OTHER:						
B	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY			PK1006824	4/1/2024	4/1/2025	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000
	<input checked="" type="checkbox"/> ANY AUTO						BODILY INJURY (Per person) \$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS						BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident) \$
							\$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR						EACH OCCURRENCE \$
	<input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						AGGREGATE \$
	<input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						\$
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			EWS091396602	4/1/2024	4/1/2025	PER STATUTE <input checked="" type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)						E.L. EACH ACCIDENT \$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				E.L. DISEASE - EA EMPLOYEE \$ 1,000,000
							E.L. DISEASE - POLICY LIMIT \$ 1,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)							
Limit shown is inclusive of defense and insured retention							
RE: Using the auditorium for our 2025 school play production of "Newsies" on Feb 5-7 from 0800 - 1500 and Feb 10-13 from 0800 - 1500, Feb 14 from 0800 2200, Feb 15 from 1700-2300 and Feb 16 from 0800 - 1200.							
CERTIFICATE HOLDER				CANCELLATION			
City of FWB 132 Jet Dr. Fort Walton Beach, FL 32548				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			
				<i>Paul Murphy</i>			

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ACORD 25 (2016/03)

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## Appendix H — Preferred Vendors/Contractors

Entities that need assistance in identifying contractors or vendors should contact Rob Bennett, Director of Construction and Properties [[bennetr@ptdiocese.org](mailto:bennetr@ptdiocese.org) or (850) 435-3542].

### Rapid Response

In advance, each entity should identify at least one contractor that can respond rapidly to the entity's immediate needs following a named windstorm. The Diocese recommends the following national response branches for catastrophic events. Entities should contact a local vendor or franchise of one of these companies for localized incident.

Belfor Property Restoration	Contact: Wayne Cooper <a href="mailto:wayne.cooper@us.belfor.com">wayne.cooper@us.belfor.com</a>	Office: (407) 856-6970 Cell: (407) 223-9732 (888) 421-4117
Cotton Holdings	Panama City Response Center	(877) 511-2962
Guarantee Restoration Services	Contact: Barrett Dick <a href="mailto:barrett@guaranteerestoration.com">barrett@guaranteerestoration.com</a>	Office: (225) 753-8682 Cell: (225) 317-6677
ServPro	Contact: Amy S. Johnson <a href="mailto:asjohnson@servpro.com">asjohnson@servpro.com</a>	Office: (615) 451-0200, ext. 9037 Cell: (318) 680-8777

### Roofing

The Diocese has worked with the following roofing contractors.

Bucco Construction	324 S. Alcaniz St., Pensacola, FL 32502	(850) 434-6127
Edwards Roofing	18 Stumpfield Rd., Pensacola, FL 32503	(850) 478-0230
Guy Brothers Roofing	218 Hewitt St., Pensacola, FL 32503	(850) 434-1785
LaPorta Contracting LLC	1975 E. Sunrise Blvd. #822, Ft. Lauderdale, FL 33304	(954) 604-4602
Quality Roofing	110 W. Herman Ave., Pensacola, FL 32505	(850) 204-0443
Wright Roofing	33 Orleans Ave., Pensacola, FL 32505	(850) 433-7292



## Appendix H — Preferred Vendors/Contractors

### General Contractors

The Diocese has worked with the following general contractors.

Bear General Contractors	1216 N. Palafox St., Ste. A, Pensacola, FL 32501	(850) 435-4411
Gulf Coast Building Contractors	1010 N. 12 <sup>th</sup> Ave., Ste. 201, Pensacola, FL 32501	(850) 438-5416
Morette Company	2503 N. 12 <sup>th</sup> Ave., Pensacola, FL 32503	(850) 432-4084
Williams-Brown, Inc.	801 W. Romana St., Pensacola, FL 32502	(850) 477-7774

### Miscellaneous Vendors/Contractors

The Diocese has worked with the following specialty vendors/contractors.

<u>Stained Glass Restoration</u> Associated Crafts & Willet Hauser	1685 Wilkie Dr., Winona, MN 55987	(800) 533-3960
<u>Structural Engineering Services</u> Joe DeReuil Associates	301 W. Cervantes St., Pensacola, FL 32501	(850) 429-1951
<u>Demolition</u> Cason Environmental & Demolition Services	1118 Stuckey Ave., Tallahassee, FL 32310	(850) 933-8378



## Appendix I — Driver's License Clearance Requirements

1. Should <u>all</u> current and new employees ( <u>or</u> only those “expected” to drive) have an MVR on file that meets the minimum insurance standards?	<ul style="list-style-type: none"><li>• Obtain an MVR for all new employees prior to hiring, and re-check every three years.</li><li>• Employees driving others (for example, driving children or the elderly) must be re-checked every year.</li><li>• Volunteers who drive others on behalf of the Diocese or parish/entity must be checked every year.</li><li>• Volunteers who drive themselves on Diocesan business must be re-checked every three years.</li></ul>
2. What are the MVR requirements for Priests, Seminarians, Deacons, and Religious Sisters who drive a Diocesan vehicle or their own vehicle on behalf of the Diocese or parish/entity?	Any employee or volunteer (including clergy and Sisters) using Diocesan vehicles or driving their own vehicles on behalf of the Diocese or parish should have an MVR on file.
3. Are the vehicles owned by Priests, Religious Sisters, Deacons, and Seminarians covered by the Diocese’s automobile insurance program?	The vehicles owned by Priests and Religious personnel are <u>not</u> covered under the Diocese’s automobile insurance program. However, if Priests and Religious personnel are involved in a motor vehicle incident while driving on behalf of the Diocese or a parish/entity, the Diocese’s automobile insurance program will provide secondary coverage.
4. Who is required to have an MVR on file?	Everyone with a state-issued driver’s license and who will drive on behalf of the Diocese or parish/entity must be cleared/approved for driving, which includes having an MVR on file. Drivers must meet the insurance underwriting requirements, including minimum insurance coverage, to be approved for driving Diocesan vehicles.
5. Should drivers send a new Declarations page to HR annually?	<ul style="list-style-type: none"><li>• Yes, a new Declarations page must be submitted annually upon policy renewal.</li><li>• The entity or Diocesan coordinator is responsible for maintaining the driving approval/rejection records and tracking the re-check anniversaries.</li><li>• The Diocese pays a fee for each MVR that is requested. Renewal/re-checking is <u>not</u> automatic. It is important for entities to submit to the Diocesan coordinator the list of drivers (to avoid unnecessary MVRs for inactive drivers).</li></ul>



## Appendix I — Driver's License Clearance Requirements (Continued)

6. How does “on behalf of the Diocese or parish/entity” apply when employees are going to a retreat or a Mass off-site, attending a function at another entity, running errands, or collecting bookkeeping, etc.?	Any activity that an employee performs in accordance with his/her current Job Description <u>or</u> that facilitates participation in a Diocese- or entity-sponsored activity is deemed to be performed “on behalf of the Diocese or parish/entity.” Contact HR whenever questions arise regarding the job-related nature of planned/proposed work activities.
7. How do these requirements apply to younger drivers?	Drivers younger than 25 are subject to specific limitations. Although individuals between 21 and 25 years old can be approved, they cannot run errands or transport any adults, children, or students on behalf of the Diocese or any of its entities.