

## Diocesan Insurance Standards and Procedures

### BLANKET INSURANCE POLICY

To obtain competitive insurance rates, and to provide consistency in reporting, the Bishop of Spokane mandates that the Diocese of Spokane and the parishes, schools and other entities subject to him be covered by and adhere to the blanket insurance policy negotiated by the Diocese (cf. can. 1276). The following procedures require the constant attention of the administrators of property in the Diocese.

1. **SIGNIFICANT CHANGES:** When property is bought or sold, buildings are erected or demolished, major improvements are undertaken, the Administrator must report these immediately to the Diocesan insurance carrier, Catholic Mutual Group (CMG), 1-800-228-6108. (10843 Old Mill Rd. Omaha NE 68154-2600) Ask for the Diocesan Member Services Representative.  
Before a contract is signed, CMG should be consulted to make certain that the contractor has the necessary insurance coverage for any liability that may arise from the contract and that the entity and the Diocese of Spokane are covered for possible default or faulty performance on the part of the contractor.  
All leases and rental agreements, both long and short term, must be submitted to CMG for sufficient insurance coverage.
2. **PREVENTION OF LOSSES:** The Diocese wishes to pursue an active policy of loss prevention. All administrators should realize that there is a direct relationship between the premiums and the losses incurred, and that lack of attention and cooperation may result in significant premium increases. By being active in loss prevention, we will all benefit by sharing in lower premiums.
  - A. Catholic Mutual Group will undertake inspections of our building locations and make recommendations for the safety of persons and property.
  - B. The implementation of these recommendations is mandatory, unless expressly waived by the Bishop.
  - C. Losses will be closely monitored at the Chancery to ascertain if and how a loss could have been prevented and, in the case of repeated losses, what preventative measures need to be taken.
3. **PREMIUMS:** Premiums should be paid promptly to Catholic Mutual Group. If this cannot be done, first consult CMG. If the problem cannot be resolved, contact the Fiscal Services Office.

### PROCEDURES (1) – Catholic Mutual Group.

- A. Accounting:
  - 1) Each entity (and/or location) will be assigned a unique Customer Number for billing purposes.
  - 2) Premiums not readily attributable to any one location will be billed to the Diocesan account.
  - 3) All premiums are due on receipt of invoices.
  - 4) Please attach a copy of the appropriate invoice(s) to your remittance for proper crediting.
  - 5) Feel free to direct questions regarding your account to the Diocesan Member Services Representative at CMG.

### PROCEDURES (2)

- B. Changes:
  - 1) Any significant changes to your insured property should be reported directly to Catholic Mutual Group for handling (cc: Rev. Brian Mee).

- 2) Preferably, such notices should be made whenever possible before the change is effected.
- 3) Shipments of any personal property and/or equipment with a value in excess of \$10,000 should be discussed with Catholic Mutual Group in advance of shipment. Note: Your Package Policy contains a Transportation Supplement with a limitation for any one shipment).

**PROCEDURES (3)**

C. Claims:

- 1) **PROPERTY CLAIMS:** should be reported by to the Diocesan Claims' Representative at CMG. The Representative will give directions for written reports. Retain copies of reports for your file, and submit a copy to Father Mee.
- 2) **GENERAL (Or "Demand" letters)** should be reported in writing directly to the CMG Representative with copies to Father Mee and your file. Attach all appropriate documents such as letters, reports, etc.  
NOTE: If you are served with a Formal Summons and Complaint, forward immediately a complete copy to Catholic Mutual Group, by either Certified or Registered Mail.
- 3) **LIBEL/SLANDER CLAIMS OR DEMANDS:** (report as in 2 above)
- 4) **CRIME:** (report as in 2 above and to the appropriate local authority)  
NOTE: If you have any questions concerning how to handle a claim, feel free to call CMG or Father Mee at the Chancery.

**PROCEDURES (4) Vehicles**

At the present time (February, 2016) vehicles owned by the Diocese and other entities are covered by a common policy and served by our Agent: Moloney & O'Neill, Inc. N. 501 Riverpoint Blvd. Spokane 99202. Phone (509) 747-6066. Ask for the Agent for the Diocese of Spokane vehicle policy.

- 1) Reports of vehicle changes should include the following information:
  - a) Year, make, model and gross vehicle weight.
  - b) New (or used) purchase price, or value if leased.
  - c) The vehicle identification number (VIN).
  - d) Brief statement of intended use and normal radius of operation.
  - e) Name and address of Loss Payee and/or Additional Insured (if appropriate).
- 2) **AUTO LIABILITY CLAIMS** and
- 3) **AUTOMOBILE PHYSICAL DAMAGE CLAIMS:** Report to Moloney and O'Neill.

Revised Policy issued by:

Rev. Brian Mee

Vicar for Finance

February 26, 2016