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### Property, Liability, Special Events, Boiler and Automobile Self-Insurance Program

The Diocese is self-insured for all Property, Liability, Special Events, Boiler and Automobile losses. Catholic Mutual Group (CMG) is the association that coordinates our policy, and reinsurance coverage. The mission and purpose of Catholic Mutual Group is to serve the insurance and risk management needs of Roman Catholic Dioceses and entities in the United States.

The following pages provide a brief description of coverages, exclusions and deductibles. The explanation of coverage is not an official copy of our insurance policy and is presented for general information and reference only. Contact the risk management office if you have specific questions regarding coverage.

The following provides a summary of the process used to file a claim as well additional information regarding our self-insurance program.

- **Ryan Christianson**, is the Risk Manager for the Diocese. Ryan works exclusively for the Diocese as an employee of Catholic Mutual Group. Ryan can be reached at telephone number: 507-454-6452 and address: 111 Riverfront, Winona, MN 55987. His email address is: [rchristianson@catholicmutual.org](mailto:rchristianson@catholicmutual.org)
- **Insurance claims**, requests for *insurance certificates* and other property and casualty insurance matters *continue to be handled by Ryan Christianson*. If Ryan is not readily available, please contact the following:
  - ◆ To file an insurance claim, telephone Catholic Mutual Group 1-800-228-6108.
  - ◆ To request certificates of insurance, answers to questions and other insurance matters, telephone Catholic Mutual Customer Service Representative Larry Feldhacker at 1-800-228-6108 extension 2330. (This is a secondary contact if Ryan Christianson is not available.)
- Our Catholic Mutual Group Property and Casualty **Policy number** is 8933. The Address for Catholic Mutual Group is: 10843 Old Mill Rd, Suite 300, Omaha, NB 68154-2600
- **Hartford Steam Boiler Co.** Insures our Steam Boilers. A representative from Hartford will contact you for your annual Boiler inspection.
- Our **Automobile Insurance Policy #** is 0100060760-00, Virginia Surety Company.



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## DIOCESE OF WINONA-ROCHESTER

### I. Property Coverage

A. Limit of Property-Building and contents are limited to the scheduled amount not to exceed 125 % of replacement cost value.

B. Valuation-Replacement cost on buildings and contents, actual cash value (ACV) on mobile equipment.

C. Perils Covered-Direct physical loss or damage.

D. Coverages Included

- Automatic Coverage up to \$10,000,000 for newly acquired buildings/contents.
- Debris Removal-pays for reasonable expense following a covered loss.
- Garage Keepers Liability
- Ordinance or Law-\$1,000,000 per occurrence/aggregate limit
- Flood-\$1,000,000 each location/\$10,000,000 aggregate for Diocese. Locations in flood zones "A" or "V" are limited to \$250,000 each occurrence and subject to the aggregate.
- Earthquake-\$5,000,000 each location; 5% deductible on amount carried on the building; not subject to aggregate.
- Accounts Receivable/Valuable Papers & Records-\$250,000 limit each.
- Data Processing-System Equipment/Media/Extra Expense-\$500,000 hardware/\$50,000 software/\$50,000 extra expense.
- Business Interruption/Extra Expense/Tuition Fees/Loss Rents-\$3,000,000 aggregate limit.
- Architects Fees
- Builders Risk-automatic limit of \$10,000,000 for each project
- Fine Arts/Stained Glass
- Priests Personal Effects-\$50,000 anyone priest on assignment
- Mobile Equipment-\$100,000 limit

E. Property not Covered (not a complete list)

- Animals/Livestock
- Aircraft
- Watercraft



- Standing Timber and Growing Crops
- Water
- Land
- Autos

F. Coverage Extensions

Debris Removal/emergency removal Automatic Acquisition  
Cyber risk-limited to \$250,000 to any property/liability claim.

G. Exclusions (not a complete list)

With regard to all property:

1. Loss by moth, vermin, termites or other insects; wear, tear or gradual deterioration; rust, wet or dry rot, or mold.
2. Loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation, or radioactive contamination.
3. Loss resulting from dampness of atmosphere or variation in temperature unless caused by the perils of Fire and Extended Coverage.
4. Loss by normal settling, normal shrinkage or normal expansion in foundations, walls, floors, or ceilings.
5. Terrorism.

H. Deductible:

Parish, Institution deductible is \$250 per occurrence until aggregate is met.  
Deductible is \$500 per occurrence after aggregate is met.



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DIOCESE OF WINONA  
BOILER AND MACHINERY

- Company: Hartford Steam Boiler
- Limit Per Accident: \$100,000,000
- Coverage: Diocesan Comprehensive coverage applying to loss arising out of any sudden and accidental breakdown of any boiler, fired or unfired vessel, refrigeration system, piping and accessory equipment, mechanical or electrical machine or apparatus which generates, controls, transmits, transforms or utilizes mechanical or electrical power.
- Valuation: Repair or replacement
- Deductible: \$1,000 per occurrence for direct loss
- Form: Occurrence
- Coverages Included:
- Property Damage (included in accident limit)
  - Business Interruption/Extra Expense (included in accident limit)
  - Service/Utility /Off Premises Power Interruption (included in accident limit)
  - CFC Refrigerants (included in accident limit)
  - Expediting Expense \$1,000,000 limit
  - Defense, Settlement, Supplementary Payments
  - Refrigeration Interruption part of \$100,000,000
  - Computer Equipment \$1,000,000 limit
  - Hazardous Substance/Pollutants \$1,000,000 limit
  - Newly Acquired Locations 365 days
  - Perishable Goods/Spoilage/Consequential Damage \$1,000,000
  - Data restoration \$1,000,000 limit
  - Demolition and ICC/Cost of Construction \$1,000,000 limit



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## DIOCESE OF WINONA-ROCHESTER

### II. Crime Coverage

#### A. Coverage Included and Limits:

1. Employee Dishonesty Blanket-\$200,000 each and every loss including the certificate holder's retention.
2. Theft of Money & Securities (Inside/Outside)-\$200,00 each and every loss including the certificate holder's retention.
3. Depositors Forgery including counterfeit money-\$200,000 each and every loss including the certificate holder's retention.

#### B. Exclusions

Contact Risk Management office for exclusions.

#### C. Conditions

1. Subject to \$100,000 SIR as outlined on page 1 of this proposal.

#### D. Definitions

2. **Money** – currency, coins, bank notes and bullion; travelers checks, registered checks and money orders held for sale to public.
3. **Securities** – negotiable and non-negotiable instruments or contract representing either money or other property. It includes revenue and other stamps in current use, tokens and tickets.
4. **Employee** – means a natural person who is engaged in a service usual to your business operations, you pay this person salary, wages, or commissions, you have the exclusive right to direct this person in the performance of his or her service. Any broker, factor, commission merchant, consignee, contractor or other agent is not an employee.



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## DIOCESE OF WINONA-ROCHESTER

### III. General Liability

- A. Third-party Liability including bodily injury, property damage and personal injury.
- B. Coverages:
- Bodily Injury & Property Damage
  - Host and/or Liquor Liability
  - Employee Benefits Liability
  - Non-owned Aircraft
  - Watercraft Liability
  - Directors & Officers (claims-made)
  - Counseling Errors & Omissions
  - Cemetery Errors & Omissions
  - Personal Injury
  - Incidental Medical Malpractice and Nursing Home
  - Hired and Non-owned Auto Liability only
  - Employment Practices Liability (claims-made); \$1,000,000 annual aggregate<sup>(3)</sup>
  - Sexual Misconduct (claims-made); \$2,000,000 annual aggregate
  - Innocent Clergyman Sexual Misconduct-\$150,000 annual aggregate limit (optional)
  - Corporal Punishment
  - Medical Payments-\$5,000 each person no aggregate
  - Priests Personal Liability-\$250,000 per occurrence limit
  - Foreign General Liability, Foreign Auto Liability and Foreign Voluntary Compensation and Employers Liability. Limit at \$1,000,000 annual aggregate. Repatriation limit of \$250,000.

<sup>(3)</sup> 20% deductible, not to exceed \$25,000 in any one occurrence if annual aggregate is met.



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## DIOCESE OF WINONA-ROCHESTER

### C. Exclusions

1. Ownership maintenance or use of aircraft except operations performed by independent contractors.
2. Ownership, maintenance or use of watercraft over 25 feet in length, except operations performed by independent contractors.
3. Asbestos-related claims.
4. Pollution Liability.
5. Nuclear Liability.
6. Terrorism.

## IV. Excess Liability

### A. 20,000,000 limit

- Excess Liability does not apply to Sexual Misconduct, Employment Practices, Foreign Liability, Uninsured/Underinsured Motorists and Priest Personal Liability.



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## DIOCESE OF WINONA-ROCHESTER

### SPECIAL EVENTS COVERAGE

Company: Great American  
Best Rating: A XII

Limit: \$1,000,000 per event

Deductible: None

Coverage Highlights: \* Host Liquor Liability, Bodily Injury & Property Damage Liability.  
\* Most non-parish sponsored events are covered by Special Events Coverage.  
Common examples are wedding receptions, family reunions, banquets and fundraisers.

Exclusions: \* Nuclear Energy, Asbestos, Pollution, Bodily Injury to Employees, Aircraft, Motorsport Racing, Athletic Participants, Property Damage to Animals, Rock Bands and Fireworks/Pyrotechnics.

**SPECIAL EVENTS COST: \$65 per event**





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**DIOCESE OF WINONA-ROCHESTER  
BUSINESS AUTOMOBILE JULY 1, 2002 TO JULY 1, 2003**

\$500,000	Combined Single Limit
\$500,000	Uninsured/Underinsured Motorist
\$5,000	Medical Payments/Each Person
\$500,000	Hired/Non-Owned Auto

\$500 comprehensive and collision deductible on all vehicles 8 years and older. Maximum payout of \$1,500 actual cash value.

\$1,000 deductible on comprehensive and collision damage on all other vehicles.

Hired auto Physical Damage \$30,000 limit with \$100 comprehensive and \$250 collision.