



Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions



Summer Edition

When Tradition Becomes Danger:

Why Hazing Should Never Be Allowed

By Mary Liz Ivins

One of the greatest experiences of high school athletics is the sense of belonging and being part of a team. Beyond tales of victory and defeat, the memories retold throughout life are often those of camaraderie built on trust, shared joy, difficulties surmounted, and challenges cooperatively met. Along with physical development, the emotional growth and support fostered in athletic programs prepares young people to live healthy, productive lives.

Team camaraderie is built through common experiences, mutual respect, conflict resolution skills and shared goals. However, when not properly guided and supervised, young people may develop their own rituals for building team membership. Almost half of Division I athletes report that they experienced hazing or bullying on their high school athletic teams.

“Hazing is an act often performed by a group. The act of hazing is done to individuals who want to join a group. Being put through a hazing ritual usually ends with the person or persons being allowed into the group. Bullying continues with no end in sight. Both bullying and hazing involve mental or physical discomfort, embarrassment, harassment or ridicule of the victim or victims (Martens, R. 2012). In bullying there is no consent by the victim, whereas in hazing there is an air of implied consent by the victim or victims (stophazing.org. 2013). Hazing is an activity defined as any requirement that humiliates, degrades, abuses or endangers

individuals. The victim’s willingness to participate does not eliminate the activity from being hazing (Tokar, K., & Stewart, C. 2010).”

As stated in NJ Statute 2C:40-3:

“A person is guilty of hazing, if, in connection with initiation of applicants to or members of a student or fraternal organization, whose membership is primarily students or alumni of the organization or an institution of higher education, the person knowingly or recklessly: causes, coerces, or otherwise induces another person to ...consume any food, liquid, alcoholic liquid, drug or other substance which subjects the person to a risk of emotional or physical harm or is otherwise deleterious to the person’s health; subjects another person to abuse, mistreatment, harassment, or degradation of a physical nature, including, but not limited to, whipping, beating, branding, excessive calisthenics, or exposure to the elements; subjects another person to abuse, mistreatment, harassment, or degradation of a

mental or emotional nature, including, but not limited to, activity adversely affecting the mental or emotional health or dignity of the individual, sleep deprivation, exclusion from social contact, or conduct that could result in extreme embarrassment; subjects another person to abuse, mistreatment, harassment, or degradation of a sexual nature; to any other activity that creates a reasonable likelihood of bodily injury to the person.”

Why and how would young athletes create situations where such heinous acts can occur? Often their actions are fostered by traditions that have existed in schools for generations. “My dad told me they had to take part in these rituals.” “My older sister told me it was awful and embarrassing but really makes you feel like you belong.” “The coaches all know this is done and they like it because it bonds the team.” Misguided coaches ignore rumors of such traditions and parents challenge the administrator who wants to ruin a long-held practice within the school culture.

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Power Surge

Safety and Prevention

Did you know that the average building experiences multiple power surges every day?

Power surges are spikes in the electrical current or a power waveform that can damage, degrade, and even destroy equipment in buildings. These can be caused by external events (lightning strikes, grid switches, transformer malfunctions) and internal factors (powering on and off equipment such as computers, HVAC systems, and lighting). While most people may think of the power going out during a storm as the main cause of power surges, 60% - 80% of power surges originate within facilities. Most equipment can handle minor electrical variations, but proper protection can help prevent damage from a power outage and/or an electrical fire.

The average cost of downtime caused by power surges is \$130,000 per event, and that doesn't include the cost to replace electronics or damaged electrical wiring!

The first thing to know about protecting equipment from power surge damage is that typical surge protective power strips are not enough. Hard-wired surge protective devices (SPDs) are much more effective and, in

conjunction with plug-in surge protectors, can significantly reduce the likelihood of a devastating power surge. A hard-wired SPD is connected to the electrical panel and protects all equipment connected to that panel. Hard-wired SPDs not only protect electronics and HVAC systems, but can also protect other wires and cables, such as telephone lines and Ethernet cables. Facilities experiencing power outages with any frequency should consider the installation of an SPD.

When using a strip surge protector, it is also important to note which items are being plugged in on the same strip. Computers and laser printer on the same surge protector? No! This is because delicate electronic equipment, such as computers, and devices with large electronic loads, such as laser printers and air conditioners, don't "get along." Devices with large electronic loads can cause their own mini-surges and overload the surge protector. Computers should have their own strip, or even better, an uninterruptible power station (UPS), which has its own supply of electricity

and a battery in case the power goes out. The UPS battery isn't long-lasting, but it can last long enough to save any important files in case of power failure.

Of course, none of this makes any difference if the electricity has nowhere to go. Make sure there is a safe path (grounding) for the electricity to route itself, preferably out of the building. This has to do with the building's wiring; therefore, an electrician is a must. Outdated wiring can cause a catastrophic power outage and damage all the electronics in a building - it must be inspected to make sure it is up to code.

The protection of church organs, audio sound systems, projectors/display screens/TVs, alarm systems, building monitoring and control systems, desktop computers, and servers are all susceptible to voltage spikes and power interruptions. Consult with your electrician and the equipment manufacturers to determine the best way to protect vulnerable electronics. ■

When Tradition Becomes Dangerous, *continued from page 1*

Such attitudes endanger the well-being of students and place all those involved in serious moral, legal and financial jeopardy.

Coaches must create positive channels for welcoming new team members and fostering healthy team spirit. Instead of having freshmen do the menial tasks, coaches should assign every grade level a task that supports the efficient dispersal and collection of equipment. Seniors should be involved as mentors and should participate in candid conversations with coaches about their leadership roles in fostering a healthy and safe team spirit.

Locker rooms must be well-supervised by athletic personnel. Some coaches express reluctance at remaining in a locker room where students are changing into uniforms.

It may be helpful to establish routines where numerous coaches move throughout the locker room during these time periods.

Wherever possible, all team meetings should be held in open, public spaces outside the locker rooms. Locker rooms should be locked when not in supervised use. Captains' practices or meetings should not be permitted unless a coach is there to supervise the captain's activities.

Coaches and school administrators must overtly speak out against any student-created rituals or initiations. Parents must be clearly informed of school prohibitions against hazing and bullying. Give them explicit guidelines on how to report any concerns about team behavior. A school review board consisting

of teachers who are not coaches, along with coaches and administrators, could offer an objective review of student behavior.

The consequences for any act of hazing or bullying must be serious and unequivocal. It should apply equally to both the star athlete and the student who rides the bench. Removing a starting player just before a state tournament game may seem devastating. However, hazing that results in the loss of life, the degradation of a student's mental health, the loss of a coach's career, or painful legal battles will be far more devastating.

For a list of resources for this article, please see our website: <http://www.dotinsurance.org/when-tradition-become-dangerous>. ■

Diocese of Trenton Risk Management Quarterly

If you have any questions, comments or topic requests for future newsletters, please send an email to newsletter@dotinsurance.org

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Special Events

Insurance Coverage



In general, when a third party uses parish/school facilities for a limited period of time for a specific event, the Special Event policy transaction serves as a waiver of the Certificate of Insurance that is required with a License (Use) Agreement. It satisfies the requirement for Liability Insurance coverage, including Host Liquor Liability. A License Agreement is required to obtain Special Event Insurance coverage. Event insurance will not satisfy any Hold Harmless and Indemnification requirements in a lease agreement.

The Diocese is not selling insurance coverage; the certificate waiver simply requires the "Licensee" to pay an additional fee to waive an insurance certificate requirement. The parish then uses the fee to buy insurance on itself. All other aspects of any agreement remain in effect, including the Hold Harmless and Indemnification requirement. The waiver is used whenever a "Licensee" is unable to furnish an acceptable Certificate of Insurance.

An acceptable Certificate of Insurance includes all of the following elements:

- Insured is the event sponsor "Licensee"
- Coverage type is General Liability or Commercial Liability
- Policy Period includes the event date (date is on or after the effective date and before the expiration date)
- Coverage limit is at least \$1,000,000 per occurrence
- Description shows the event date and description and names the Diocese and Parish as an Additional Named Insured

Special event coverage also protects the event sponsor "Licensee" in the event of a claim.

Tenant Users

To minimize the risk associated with short-term rentals of facilities owned or insured by the Diocese, the Diocese requires that the party renting (or using free of charge) the parish/school building or grounds (the "Tenant User") must maintain Liability Insurance in the amount of at least \$1,000,000 per occurrence (additional insurance may be required). There are two options to accomplish this.

1.) If the Tenant User maintains their own insurance, they must provide the parish/school

with a Certificate of Insurance showing proof of the following:

- Coverage of at least \$1,000,000 per occurrence and \$2,000,000 in the aggregate for General Liability
- The Parish, School, Pastor, Diocese of Trenton, and Bishop David M. O'Connell C.M. must be listed as "Named Additional Insured"
- The location where the event is to be held and the date(s) for the event must be specified
- Additional Insured Liability coverage must evidence "primary and non-contributory" and a "waiver of subrogation" in favor of the Parish and Diocese. Please see the Risk Management Insurance Manual for required certificate wording

A "Use" License Agreement between the Tenant User and the parish is required to create the contractual obligation necessary for the Additional Insured status of the parish and diocese. Contact Joseph Cahill at 609-403-7189 or jcahill@dioceseoftrenton.org to obtain a License "Use" Agreement to cover third party use of parish /school property and buildings.

2.) If the Tenant User does NOT maintain insurance, they can purchase a waiver of coverage through the Diocesan Special Event Insurance program. Contact Sherrie Sporek at the Chancery office: 609-403-7149 or sspore@dioceseoftrenton.org. Or download, complete and submit a Special Event application from our website: www.dotinsurance.org/forms/special-event-forms

Alcohol Use

Note that coverage is required when a person has requested the use of a diocesan location/facility for a non-parish/non-school-sponsored event only. All sponsored events are covered by the Diocese of Trenton's Liability program. **However, Special Event Coverage must be purchased for all parish/school sponsored events when liquor is served, sold or allowed as BYOB, as well as any sponsored event that involves outside vendors or service providers.** All vendors must provide a Certificate of Insurance with "additional named insurance coverage" for the parish and the diocese. Any "USE" of church or school property

that involves minors or vulnerable adults requires compliance with the Diocesan Child Protection Program. Contact Mrs. Margaret Dziminski, 609-403-7170 or Bill Staub, 609-403-7223 with any questions.

Who is Covered?

- The Tenant User of the facility
- The Owner and Lessee of the premises – Parish or School
- The Diocese of Trenton as an additional insured

What is Covered?

The liability coverage affords general and liquor liability defense and indemnity arising out of legal liability for negligent actions of the Diocese or its Insureds. Special Event coverage does not cover participants for athletic or competition events, but will cover the spectators. When applying for the Diocese Special Event coverage, you must clearly and completely describe the activities in the application process to ensure there are no excluded activities.

Certain events should not be hosted on parish property. Political events of any kind are discouraged. Common sense and good judgement should prevail in all decision making. No event is allowed if it conflicts with the teachings of the Catholic church.

There are options for special events coverage that go beyond the limited one-time event (up to 72 consecutive hours). Waiver coverage can be purchased at a reasonable price for ongoing events, such as regular weekly meetings for groups such as AA, NA and others that may not be able to provide proof of coverage from their national or state organizations.

If liability insurance for sports activities is required, Risk Management can suggest several insurance brokers that specialize in policies for sporting events. However, the Diocese will not obtain the coverage for outside organizations; they must do that on their own. When coverage is obtained for sporting events, the Certificate of Insurance requirements are the same as listed in this article under "Tenant Users." If you have any questions, please contact Risk Management or Administrative Services: Joe Cahill, 609-403-7189 or Joe Bianchi, 609-403-7208. ■

Spring Maintenance

Start by Inspecting Your Roof

You're going to need a roof that's in good shape to combat the stormy days ahead. Now that the weather is warm, make roof inspections your top priority. Inspect all aspects of the roof, including the gutters, leaders and drainage system.

Inspecting from the Ground

The first step is to walk around your roof and give it a visual inspection from the ground. As you survey your roof, note any areas that look alarming and are worth a closer inspection. These will be the areas you check out when you get up on the ladder.

Here are a few things to look out for:

- Are any shingles cracked, curling or missing?
- Is any debris, such as leaves or algae, collecting in spots on the roof?
- Do you notice any missing or loose flashings around your pipes or vents?

Inspecting from a Ladder

After looking at the whole roof from the ground, climb up on a ladder and do a closer inspection. **A word of caution: Use a ladder only if an inspection can be conducted in a safe manner.** Otherwise, hire a company that specializes in roof inspection and ask them to fully document roof conditions and provide recommendations. The Risk Management Department of the Diocese can assist with loss prevention roof assessments.

For asphalt roofs, look to see if the layer of asphalt granules is wearing away so that you can see the felt material underneath. A sure sign this is happening is if you notice the granules collecting in your gutters.

Next, examine the flashing around your pipes, vents and skylights. Note any cracks or spaces between the structures and the flashing. These can lead to leaks and serious damage to the roof so you'll want to get those repaired as soon as possible.

You should also remove any debris collecting on the roof. Doing so is crucial to keep water from collecting on the roof and causing mold and decay.

Finally, look for signs of leaks. If you notice any wet spots on the insulation, this is a sign your roof is leaking and will need to be replaced.

Check for Leaks and Water Damage

Between winter storms and spring showers is a key time to check for water damage and prevent small leaks from growing into a major headache.

- Walk around the building and check the rubber seals or metal flashings around vents, flues, and chimneys.
- When these seals begin to crack or rust, water will start to seep into the building. If this issue isn't immediately resolved, you may experience mold and water damage.
- Check window seals to determine if they need to be replaced. Dampness around the edges of windows or on window ledges and cracking are signs that window seals may be deteriorating.

Check on the Sump Pump

April showers bring May flowers - and flooding if your sump pump fails.

- It's easy for sump pumps to fail during severe storms, so it's crucial to test them frequently. Is a backup pump available? Are water sensors strategically placed near pumps to immediately provide notification of a system failure? Is there a backup generator in the event of a power failure?
- Keep your sump pump clean and free of rocks and debris to ensure it works properly. Test the pump by pouring water into the basin and watching the pump activate.

Flush Your Water Heater

If you have not been flushing your water heater yearly, now is a great time to start. The tank expands and contracts, especially during the winter. This expansion and contraction can cause sediment to break free. Over time, mineral solids build up in the water heater, which needs to be flushed out periodically to keep it running smoothly.

This is an easy task that can be tackled within a few hours. Online tutorials outline the steps to take and everything you'll need, from a bucket to a garden hose.

Fire Extinguishers

Most parishes and schools employ an outside service to inspect and maintain fire extinguishers.

- Check the tag that shows the last time the fire extinguisher received maintenance and inspect the gauge to make sure it's in the green.
- Make sure your staff knows the location of fire extinguishers on the premises, and offer training on how to use one. Contact your local fire department or the company that services your fire extinguishers for more information on training.

Spruce up the Yard

Now is the time to tend to your outdoor space, including any trees or foliage that are looming a little too close to the building or power lines. These trees can pose risks, including infestation of bugs and foundation issues from the tree roots getting too close to the building.

Check Gutters and Downspouts

During the fall and winter months, gutters and downspouts can get cluttered and clogged with debris. When the spring rains arrive, they need to be clear so that excess water can flow freely off and away from the building instead of leaking into it.

You can make sure your drainage systems are up to the challenges of spring by:

- **Clearing the gutters and downspouts.** Remove dead leaves, branches, twigs, and anything else that may be clogging the gutters and downspouts.
- **Checking for and repairing seasonal damage.** Gutters and downspouts take quite a beating during the winter - check for areas where they're sagging or broken. These can cause wooden eaves and trim to rot, which can lead to leaks and infestations. You should also check for holes and missing sections. ■

Concussions in School Sports

A concussion is a brain injury that can be caused by a blow to the head or body that disrupts normal functioning of the brain. Make sure your school knows the protocols for concussions.

Concussions are a type of Traumatic Brain Injury (TBI), which can range from mild to severe and can disrupt the way the brain normally functions. Concussions can cause significant and sustained neuropsychological impairment affecting problem solving, planning, memory, attention, concentration, and behavior.

The State of NJ has mandated measures to be taken to ensure the safety of K-12 student-athletes involved in interscholastic sports. It is imperative that athletes, coaches, and parents/guardians are educated about the nature and treatment of sports-related concussions and other head injuries. The legislation states that:

- All Coaches, Athletic Trainers, School Nurses, and School/Team Physicians shall complete an Interscholastic Head Injury Safety Training Program.
- All school districts, charter, and non-public schools that participate in interscholastic sports will distribute annually an educational fact sheet to all student-athletes and obtain a signed acknowledgement from each parent/guardian and student-athlete.
- Each school district, charter, and non-public school shall develop a written policy describing the prevention and treatment of sports-related concussions and other head injuries sustained by interscholastic student-athletes.
- Any student-athlete who participates in an interscholastic sports program and is suspected of sustaining a concussion will be immediately removed from competition or practice. The student-athlete will not be allowed to return to competition or practice until he/she has written clearance from a physician trained in concussion treatment and has completed his/her district's graduated return-to-play protocol.

Concussion Facts

- Most concussions do not involve loss of consciousness.
- You can sustain a concussion even if you do not hit your head.
- A blow elsewhere on the body can transmit an "impulsive" force to the brain and cause a concussion.
- Concussions are not always related to sports activities.

Inform student-athlete of what to do if they think they have a concussion

- **Don't hide it.** Tell your Athletic Trainer, Coach, School Nurse, or Parent/Guardian.
- **Report it.** Don't return to competition or practice with symptoms of a concussion or head injury. The sooner you report it, the sooner you may return to play.
- **Take time to recover.** If you have a concussion, your brain needs time to heal. While your brain is healing, you are much more likely to sustain a second concussion. Repeat concussions can cause permanent brain injury.

What can happen if a student-athlete continues to play with a concussion or returns to play too soon? This leaves the student-athlete vulnerable to Second Impact Syndrome, when a student-athlete sustains a second concussion while still having symptoms from a previous concussion/head injury. This syndrome can lead to severe impairment and even death in extreme cases.

Should there be any temporary academic accommodations? To recover, cognitive rest is just as important as physical rest. Reading, texting, testing and even watching movies can slow recovery. The student should stay home with minimal mental and social stimulation until all symptoms have resolved. At school, students may need to take rest breaks, have extra time to complete assignments, and utilize other instructional strategies and classroom accommodations.

Complete a graduated return-to-play according to the following protocol:

- **Step 1:** Completion of a full day of normal cognitive activities (school day, studying for tests, watching practice, interacting with peers) without reemergence of any signs or symptoms. If no return of symptoms, next day advance.
- **Step 2:** Light aerobic exercise, which includes walking, swimming, and stationary cycling, keeping the intensity below 70% maximum heart rate. No resistance training. The objective of this step is increased heart rate.
- **Step 3:** Sport-specific exercise, including skating and/or running; no head impact activities. The objective of this step is to add movement.

- **Step 4:** Non-contact training drills (e.g. passing drills). Student-athlete may initiate resistance training.
- **Step 5:** Following medical clearance (consultation between school healthcare personnel and student's physician), participation in normal training activities. The objective is to restore confidence and assess functional skills.
- **Step 6:** Return to play involving normal exertion or game activity.

Concussion Reporting

Implement a reporting and follow up procedure for all potential concussion injuries (even if not sports-related) and a return to play (RTP) and return to academic and physical activity protocol. Notify the Office of Risk Management (email: jcahill@dioceseoftrenton.org) and RPS Insurance (email: laura_kajor@rpsins.com) of all suspected concussions and ultimate return to normal activity. Consider IMPACT Testing for all sports activity programs. The parents of all students who have potentially incurred a concussion should receive a completed Student Accident Insurance form as soon as possible after the report of injury, but no later than 5 days after the incident. ■

Observable Signs of Concussion

- Appears dazed or stunned
- Forgets plays or demonstrates short-term memory difficulties (e.g. unsure of game, opponent)
- Exhibits difficulties with balance, coordination, concentration, and attention
- Answers questions slowly or inaccurately
- Demonstrates behavior or personality changes
- Is unable to recall events prior to or after the hit or fall

Symptoms of Concussion

- Headache
- Nausea/vomiting
- Balance problems or dizziness
- Double vision or changes in vision
- Sensitivity to light/sound
- Feeling of sluggishness or foggy
- Difficulty with concentration, short-term memory, and/or confusion

NJ BPU Benchmarking

The NJ Clean Energy Act of 2018 requires the benchmarking of water and energy consumption by the owner/operator of a commercial building larger than 25,000 square feet. Consumption must be tracked and reported every year by using the US EPA's Energy Star Portfolio Manager tool.

The State of New Jersey Board of Public Utilities has begun sending notices to property owners of buildings larger than 25,000 square feet stating that compliance with the law is required. The 2023 calendar year reporting deadline is July 1, 2024.

If you do not receive a notice with a Unique Building ID, you are not required to complete a benchmarking report.

The notice will identify the building by address and provide an ID number in the following sample format:

NJ Benchmarking Unique Building ID:
87G77J63+P34-15-14-20-15

You can complete the benchmarking report for your organization by following the step-by-step instructions at <https://nj.beam-portal.org/helpdesk/kb/>

Most Diocese of Trenton entities are not required to report if the property is tax exempt; however, you must confirm that the building/property named on the notice is not

Tax Class 4A or 4C, which is noted on the Township-issued property tax card mailed to the property owner every January. If you do receive the benchmarking notice, you must either:

- Comply with the reporting requirement, or
- Have your property removed from the list of reporting entities by requesting an exemption through the online portal.

After online registration, you can upload a copy of the property tax card as proof that the building Tax Class Code is not 4A or 4C.

- If a building is leased to another entity, especially a for-profit entity, additional documentation may be required.
- If a building was demolished or sold, the permit for demolition will have to be produced.
- If the property was sold, a copy of the deed transfer or sales contract identifying the new owner will be required to remove the property from your reporting requirement

and transfer the reporting responsibility to the new owner.

There is no automatic exemption - the process must be followed.

The BPU phone number on the letter will not provide any assistance and you will be directed elsewhere. For assistance by phone, call 888-533-4571. No one will answer but you will be able to leave a message after providing the property name, building ID, your name, email and phone number. You will receive a call back within 48 hours.

Unless your reason for inquiry could not be completed by submitting information through the portal, you will be directed back to the portal.

There are 90 buildings in the Diocese of Trenton that exceed the 25,000 square foot threshold; therefore, most parishes/schools could receive one or more building specific notice before July 1, 2024. Please address this without delay. ■

Workplace Safety Self Inspections

Why should business managers, pastors and principals periodically conduct workplace safety self-inspections? We'll give you at least two good reasons:

- Inspections by management demonstrate a commitment to workplace safety and employee well being.
- Finding and fixing hazards is everyone's responsibility, and fresh eyes are more likely to notice hazards that have become part of the background in everyday activity.

Is there a process in place to report safety concerns and are reported concerns properly addressed? Ask this question when conducting a self inspection.

Conduct the inspection with the proper focus, understanding that trip and fall hazards are the most common issues confronting parishes and schools. Employees, parishioners, students and visitors are all subject to trip and fall hazards.

Look for the easily-observed hazards during the first management inspection:

- Tripping Hazards
- Blocked Exits
- Electrical Extension Cords on the Floor
- Poor Housekeeping
- Poorly Maintained Mechanical or Electrical Equipment
- Unrepaired Property Damage

Document issues discovered during the inspection, prioritize and assign responsibility for corrective action, have a deadline for action, and follow up to make sure the hazardous conditions or activities have been abated.

Conduct follow-up inspections to assure that previously identified hazards were properly addressed with the appropriate corrective action.

Uncorrected previously-known hazards can be considered negligence and potentially impair any charitable immunity defense if an incident enters litigation.

Are employees using the necessary employer-provided personal protective equipment (PPE), such as safety glasses, reflective clothing, protective safety shoes, gloves, hardhats? The use of employer-provided PPE is mandatory and workplace enforcement is essential for the safety and well-being of every employee. If PPE is required in a work area, it should be worn during the inspection.

Is workplace safety training conducted frequently? Are there visual reminders in the workplace to keep employees focused on the safety essentials of their daily activities? Posted signs noting the need to wear safety glasses and other PPE will reinforce the workplace safety culture.

Workplace safety is a daily activity that can always use improvement. ■

Items of Importance

2024 Property/Casualty Deductibles & Insurance Program Changes

Cyber Insurance. The deductible for Cyber insurance for Parishes, Schools, Organizations and Ministries is \$100,000. The \$100,000 deductible will be reduced to \$50,000 for all entities that have fully deployed Multi-Factor Authentication for all business email addresses and network access, including remote access. The use of personal email for business purposes is prohibited. The remaining \$50,000 deductible will be reduced by up to \$45,000 if Sentinel One, in combination with BlueVoyant's (BV) actively-managed remote services, are fully deployed on all endpoints and servers including units that host building functions such as door locks, HVAC monitoring and controls, and cameras. Cyber events, including Ransomware, must be reported within 24 hours to Computer Services or Risk Management at the Diocese. Failure to report in a timely manner may result in loss of coverage.

Auto Insurance. The deductible for **automobile vandalism/theft of catalytic converters** is \$2,000 per vehicle, unless the recommended theft prevention protocols have been employed: secure parking (fenced with locked gates), nighttime lighting of parking area with additional motion activated lighting, motion sensitive proximity alarms in secured parking areas, protective plates covering catalytic converters, and VIN number etching on catalytic converters for theft identification. At-fault accidents, as determined by the police report or investigation by the Claim Loss Adjuster, will incur a \$1,500 deductible. Although coverage for priests has no deductible, an at-fault accident involving a priest will incur a \$1,500 deductible, which will be invoiced to the parish of residence. Any diocesan-insured vehicle operated by a non-employee, including volunteers, will incur a \$2,500 deductible, which will be the responsibility of the vehicle owner, including priests, active or retired.

Property Insurance. Failure to report a property claim until after repairs or restoration for non-emergency situations will incur an additional deductible of 10% of the claim value or \$1,000 (whichever is greater) and an ACV (depreciated) settlement without full replacement cost reimbursement.

- A \$5,000 deductible (for each building and contents claim) is incurred for all water damage claims at any location that has **not fully deployed the HSB Environmental Sensor System.**
- A \$25,000 deductible is incurred for all property claims related to **water intrusion damage to a building interior**

resulting from inadequate roof system maintenance after a loss prevention roof inspection conducted by the Diocese has identified issues that require correction.

- Auto liability premium rebates for entities that have been accident-free for the last two fiscal years continue for the fourth year. Eligibility is by location and not by vehicle and any location subject to surcharges is not eligible.
- Property insurance discounts are conditioned upon a fully deployed and operational HSB Environmental Sensor System, an actively managed preventive maintenance program for roofs, and five years without property claim losses. Property insurance surcharges are applied to entities not participating in loss prevention programs and/or a history of disproportionate property claims.
- Only employees with authorization are allowed to drive parish, school or organization-owned vehicles. **Volunteers are not authorized or insured under the Diocesan Automobile Insurance coverage.**

Property/Casualty Insurance Premiums

Property/Casualty insurance invoices for the 2025 fiscal year will be issued in the coming month. A 5% discount will be offered for payment in full. In the aggregate, property/casualty premiums increased 8.4% (auto excluded) and 7.8% in total with the inclusion of automobile premiums. A breakdown of premium changes for Property/Casualty is listed below for all entities.

Premium decrease	9%
No increase to 5% increase	59%
5.1% increase to 10% increase	18%
10.1% increase to 15%	8%
15% or more	6%

The Diocese of Trenton recently formed a single entity captive insurance company, **Divinia Insurance Company.** When fully operational, Divinia Insurance Company will allow the Diocese to self-insure additional risk and re-insure risk in markets not previously available to us.

The long-term benefit can be substantial, especially when combined with loss prevention measures that reduce the cost of claims, resulting in the potential for lower premium allocations to all parishes, schools, organizations and ministries under the insurance umbrella of the Diocese. The upcoming renewal for most of the excess insurance policies on November 1, 2024 will be affected in a positive way with the formation of Divinia Insurance Company.

Weather events continue to drive rate increases in the property markets. The impact on losses from weather events can be mitigated to some extent through the roof inspection/loss prevention program and the HSB Environmental Sensors deployed at 80+% of our buildings. **Preventive maintenance is a key factor in loss avoidance.**

Student Accident Insurance

Student Accident Insurance coverage renews on August 1, 2024. The aggregate base policy premium is expected to incur a small increase with a 10% or greater surcharge increase for high school football programs. Actual premiums for schools are allocated by enrollment and sports program participation. The per-student rate is calculated based on aggregate enrollment for the Diocese. Grade schools should see small premium increases or decreases based on changes in enrollment.

School Accident Claims

- After-School Sports 75%
- After School – Not Sports 5%
- During School Hours 20%

Sports Claims – Top 3 – 50% of all claims:

- Football 31%
- Soccer 10%
- Basketball 9%

School Hours Accident Claims:

- Gym Class 50%
- Playground 30%
- Classroom/Hallway 20%

Injury Type

- Knee/Leg 35%
- Head/Neck 13%

Contact Joe Cahill at 609-403-7189 or jcahill@dioceseoftrenton.org for questions.

Boiler & Machinery Insurance

Boiler & Machinery insurance coverage will renew on August 1, 2024, with Hartford Steam Boiler (HSB). The method for calculating the premium allocation uses the Total Insured Property Value. This past year, there were two large claims for church organ damage totaling more the \$250,000. An aggregate premium increase of 20% or more is expected with an increase in the machinery (other than boiler) deductible. The HSB Boiler & Machinery program, including billing, is managed through the broker of record, A. J. Glover Agency. The program is not optional, and invoices should be paid within 30 days of receipt. The insurance program includes boiler inspections required by the State of New Jersey. Failure to inspect or maintain equipment in code-compliant condition can result in significant fines and/or closure of a non-compliant building. Questions concerning the premium? Please contact Joe Cahill at 609-403-7189 or jcahill@dioceseoftrenton.org. ■



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Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions

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Certificates of Insurance

For our online form, go to:
dotinsurance.org/forms/certs

Claim Reporting

PMA Management Corp.
 PMA Corporate Processing Center
 Tel: 800-482-9826; Fax: 856-727-3186

PMA Workers Comp Nurse Triage
 CARE 24 Tel: 855-347-7334

Auto Insurance Cards

Porter & Curtis, LLC
 Tel: 484-445-7174
 Email: trenton@aeti-inc.com

Online Form: dotinsurance.org/forms/auto-forms

www.dotinsurance.org

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