



Diocese of Trenton

Risk Management Quarterly

Parishes, Schools, Cemeteries & Catholic Institutions



VIRTUS has released new training materials:

Protecting God's Children from Maltreatment 4.1

Includes content consistent with Protecting God's Children 4.0 and all forms of maltreatment (sexual abuse, physical abuse, emotional abuse and neglect), as well as additional information.

Healthy Boundaries for Adults: Boundary Development and Implementation

Identifies the different types of boundaries, examples of boundary violations, case study scenarios, and promoting healthy and appropriate boundaries in interactions with children and adults.

Boundaries Awareness: Continuing Aspects of Human Formation for Clergy and Religious

Designed for spiritual leaders, including priests, deacons, religious and people in formation – identifying best practices in the promotion of healthy boundaries.

Spring Edition

Vulnerable Adults

The New Jersey Department of Health and Human Services defines a vulnerable adult as “a person age 18 years or older residing in the community (who) due to physical or mental illness, disability or deficiency, lacks sufficient understanding or capacity to make, communicate, or carry out decisions concerning his or her well-being. These adults can be the subject of abuse, neglect or exploitation.”¹

The Virtus Code of Conduct states that “the phrase ‘vulnerable adults’ has a wide and varied definition, but is not limited to:

- persons 18 years of age and older, with physical, mental, emotional or behavioral conditions;
- adults with an illness, or situation that renders an inability to defend, protect or get help when injured or abused;
- individuals whose condition or disability impairs their ability to provide adequately for their own care, including adults who habitually lack the use of reason, along with individuals who have a court-appointed guardian;
- the elderly, whose various circumstances might make them susceptible to persons or situations that cause them harm, or individuals who are residents or patients

within hospitals, group homes, nursing homes, day service facilities, day activity centers, adult foster-care homes or an adult who receives care services from a licensed home care or personal care service within their own homes.”²

In “Vos estis lux mundi” (You are the light of the world), Pope Francis stated that a vulnerable adult may be “any person in a state of infirmity, physical or mental deficiency, or deprivation of personal liberty which, in fact, even occasionally, limits their ability to understand or to want to otherwise resist the offense.”

With this definition, the Pope opens consideration not only for those with significant permanent disabilities, but for those who due to some circumstance in life may be experiencing a temporary vulnerability.

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Diocese of Trenton

Claim Reporting and Claim Management Process

After the first report of accident or injury the following will occur:

Workers' Compensation – Report to PMA CARE24 Nurse Triage (1-855-347-7334).

Any injury that is serious requires a call to 911 and a call to PMA CARE24. All claims should be reported to PMA CARE24 Nurse Triage (1-855-347-7334) immediately by the employee and employee's supervisor to receive the most appropriate care. Nurse Triage will direct medical response as the circumstance may require, such as self-care or local clinic, as appropriate. PMA CARE24 will file the First Report of Injury or Illness with the State of NJ (required).

- Every WC claim will be investigated. The direct supervisor and business manager will be contacted to provide follow-up information and to investigate the root cause of the accident.
- Serious injuries involving loss of sight, amputation, and in-patient hospitalization require reporting to OSHA within in 24 hours of injury and 8 hours in the event of death (See Risk Management Manual for OSHA reporting procedures).
- Lost work time will trigger wage continuation by the employer for up to the first 12 weeks of a work-related absence at full average weekly pay. PMA will calculate weekly compensation after receipt of payroll information from the employer for non-exempt (hourly) employees. FMLA runs concurrent with lost worktime for WC claims. The appropriate paperwork and notification are required. Wage continuation after twelve weeks is processed by PMA.
- Regular contact with the employee by the direct supervisor or management at the parish is recommended to demonstrate the appropriate concern for the well-being of the employee and to make sure that all needs are met, including any employment-related questions. Return to work with restrictions, including light duty, should

be discussed with Joe Cahill or Joe Bianchi before it is approved or accepted.

- The assigned loss adjuster at PMA is readily available to both the employee and the employer.

Automobile Accidents – Report to PMA 800-482-9826. Date/Time/Location required. PMA must have contact information (cell preferred and email) for the driver or vehicle owner in order to coordinate necessary services.

- Repairs will be needed, and a rental vehicle may be required. If the vehicle is towed, the storage location needs to be reported with the claim. A police accident report is required.
- All accident-related rentals must be coordinated through PMA. The owner can select a repair shop or ask PMA for a recommendation (local and convenient).
- The reimbursable cost of repairs is subject to the loss adjuster assessment.
- Claims for priests, active and retired, can be paid directly by PMA to the repair shop if pre-approved; all other claims are reimbursed at the adjusted value to the vehicle owner, less the deductible after repairs are completed and proof of payment provided.
- Vehicles that are a total loss require coordination between the claim adjuster and the owner to obtain a release from the storage site, title from the owner or the finance company as required to sell the vehicle at salvage, power of attorney, and valuation for payoff from the finance or leasing company.
- Delays in settling the claim for a total loss are costly and increase daily. Unnecessary and avoidable charges for storage, lease payments, etc. due to lack of timely cooperation to settle the claim will be the responsibility of the vehicle owner.
- PMA Auto Claims adjusters handle a significant number of claims at any given

Best Practices

- All insurance claims should be reported as soon as possible to the appropriate contact.
- When reporting a claim, provide your name, cell phone, office phone, email and work location.
- Provide as much information as reasonably possible with the first incident report.
- Prepare a written Incident Report, include witness contact information and pictures if appropriate.
- A PMA loss adjuster and claim number will be assigned within two working days.
- Follow up within two days with Joe Cahill for claim status if there are any questions or concerns.

Joseph Cahill Director Risk Management
 Email: jcahill@dioceseoftrenton.org
 Office: 609-403-7189
 Cell: 732-284-1600
 Fax: 609-403-7215

time. Answering the call when received, or returning it promptly, is important, as delays will ensue. Scheduling a call is always advised if there is a problem connecting.

- Call Joe Cahill and provide the claim number and name of vehicle owner if there is any difficulty contacting or communicating with the PMA adjuster. Delays in dealing with an auto claim are frustrating and unnecessarily costly.

Non-Employee Injuries/Accidents General Liability - Report to Joseph Cahill 732-284-1600 (cell).

Required information: Date, time, parish/school/cemetery name, location address, building name, type of injury, did emergency services respond (police, ambulance, fire)? MedPay up to \$5,000 is available for non-employee injuries to cover out-of-pocket medical expenses including deductibles and co-pays.

- MedPay is coordinated between the PMA loss adjuster and the injured party. Charitable immunity may apply in some circumstances if the injured party was on

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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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Diocese of Trenton Claim Reporting and Claim Management Process, continued from page 2

parish property to receive or participate in services such as a Mass, funeral, wedding, Sacrament of Confession, etc.

- The welfare of any visitor to parish property is a primary concern. Contact Joe Cahill 732-284-1600 or Joe Bianchi 732-267-0381 to report an incident immediately, even if the injury doesn't seem to be severe. Obtain names and contact information of witnesses.
- Prepare incident report (use Form Appendix 4010 Religious Education Manual also available under the Forms Tab at the Risk Management website www.DOTinsurance.org), include name(s) and contact information of injured party or a family member that can be contacted.
- PMA will follow up with the parish contact after the claim is opened and a claim number assigned. PMA will also follow up with the injured party or family member to determine the proper course of action and to reimburse appropriate out-of-pocket medical expenses.
- **A proper and appropriate response may prevent unnecessary litigation.**
- If the injury was the result of a hazardous condition, corrective action is required. Discuss immediately with Joe Cahill.

Property Claim – Report to Steven Stewart 267-370-3392 (cell).

- If emergency services are required, immediately call either ServPro Bordentown (Mercer & Burlington) or Emergi-Clean (Monmouth & Ocean) for assistance. Both companies will report the claim to Steve Stewart and Joe Cahill.
- Emergency Services with both companies are at pre-negotiated, discounted rates. Excess costs for services not preapproved will be the responsibility of the parish/school.
- Do not sign any contract with an emergency service provider without getting approval from Steve Stewart or Joe Cahill.

Emergi-Clean, Inc

Bill Thompson
207 Old York Road, Flemington, NJ 08822
732-939-5175 (c)
projectmanager@emergiclean.com

ServPro of Bordentown/Pemberton

Peter Barbera
165 3rd St, Bldg. #5, Bordentown, NJ 08505
609-894-8555 (o) 347-234-4064 (c)
pbarbera@servprobordentown.com

- Claims that do not require an immediate emergency response should be reported

first to Steve Stewart (McLarens) – 267-370-3392 or Joe Cahill 732-284-1600 (cell) within 24 hours.

- Emergency repairs to secure a building or eliminate a potential hazard do not require pre-approval. Best judgment is advised.
- Date, time, parish/school/cemetery name, parish finance code (P#), location address, building name, and type of damage should all be provided with the first report. A claim number will be assigned by PMA within two days.
- Local contractors can be hired to provide needed repairs; however, all repairs related to an insurance claim must be approved in advance with the loss adjuster. Repairs can also be made by pre-approved contractors in coordination with the loss adjuster.
- If the parish is current with the payment of property/casualty insurance premiums, they can elect to have PMA pay the claim directly to all contractors if the deductible is paid to the Diocese. Deductible payment should be made to the Diocese of Trenton. Include PMA claim number if available and date of loss on the remittance. Mail to the attention of Joe Cahill, with an email copy to Steve Stewart.
- Alternately, the parish may elect to pay the contractors and submit copies of paid invoices (with check copies) to Steve Stewart to be reimbursed, less the deductible, by PMA when the work is completed.
- Progress payments are also possible with the deductible being applied to the first reimbursement payment.
- In the event repairs will not be made (demolition or other appropriate reason), the parish is entitled to a settlement at a calculated depreciated value – actual cash value (ACV). A depreciated value is typically between 75% and 30% of replacement cost valuation.
- Replacement value is based upon current pricing for like kind and quality (LKQ) and will also include building code upgrades, if required.
- The value of improvements above and beyond LKQ will be the responsibility of the parish and must be handled directly with the contractor by the parish.
- The loss adjuster determines all settlements including ACV.

Crime – Theft – Vandalism: Report to Joe Cahill 732-284-1600 or Joe Bianchi 732-267-0381. Date, time, detailed report

required – police report required. Multiple lines of insurance coverage are available for crime, theft and vandalism.

Misconduct and Abuse – Report to Joe Bianchi 732-267-0381 or the Abuse Hotline 888-296-2965.

Student Accident including Sports Injuries-

Complete student accident insurance claim form as soon as possible and provide to parent/guardian. The Student Accident Claim form is available on the DOT Insurance website at www.DOTinsurance.org. All sports injuries, especially concussions, should be reported to Joe Cahill, jcahill@dioceseoftrenton.org, as soon as possible. For Student Accident claim questions, contact Bollinger Customer Service at 866-267-0092 or **Alyssa Noorman** Senior Account Representative, Gallagher Affinity, a Gallagher Company, 973-921-8013, alyssa_noorman@ajg.com.

Boiler & Machinery (B&M) Claim Report

to: HSB 888-472-7208. The claim form is available on the DOT Insurance website, www.DOTinsurance.org, on the Forms tab. The claim form must be submitted by the entity that incurred the loss and a copy by email provided to new_loss@hsb.com; jcahill@dioceseoftrenton.org; nwesley@jmg.com; steven.stewart@mcclarens.com.

- Multiple lines of coverage may be available for an insurable loss, even if the loss is less than the HSB deductible of \$25,000.
- HSB will validate coverage, and the McLarens loss adjuster will determine the limits of coverage under the diocesan property policy for a valid claim.
- Not all Boiler & Machinery claim types have secondary coverage under the Diocesan Property policy.
- As multiple loss adjusters may be involved in settling a claim, pictures should be taken and damaged boiler, AC components or other electronic equipment retained until the claim is settled.
- If there are questions regarding B&M coverage under the HSB policy, call Joe Cahill prior to submitting a claim to HSB.
- The Diocese may cover a portion of the HSB B&M \$25,000 deductible if the parish is fully compliant with HVAC Preventative Maintenance recommendations, which include having a PM contract with an HVAC contractor and maintaining boiler logs noting daily monitoring and maintenance preventive care. Consult Joe Cahill with any questions. ■



Electrical Safety

- Know the location of circuit breakers and boxes.
- Label all circuit breakers and fuse boxes.
- Never plug too many power cords into one outlet.
- Never pull the cord to disconnect power.
- Keep power cords away from heat, water or oil to prevent damage to the cord's insulation and electrical shock.
- Check the plug and body of the cord while in use. If it feels overly hot to the touch, this may be a sign that the plug wires or connections are failing. The cord should be replaced immediately.
- Broken three-prong plugs should be replaced, and the third prong should be properly grounded.
- Always use an extension cord properly rated for the power draw.
- Extension cords are for temporary use, never as a permanent power supply.
- Use a ladder made of wood or fiberglass when working near electricity or power lines; do not use metal.
- Do not handle or operate appliances when your hands are wet or when appliances are on wet surfaces.

Electrical & Wiring Safety

According to OSHA, most electrical accidents are the result of faulty equipment or installation, an unsafe environment, or unsafe work practices. To avoid electrical injuries, understand the hazards and the necessary protective measures.

An electrical current exists when there is an unbroken electric path to and from a conductor. Most metals are conductors.

Humans are more conductive than the earth, which means if there is no other path, electricity will try to flow through our bodies.

Electricity follows the path of least resistance; typically, the insulated wires of a building's power system. Electricity is always seeking a path to the ground. An ungrounded faulty appliance can be a hazard when a human becomes the connection to the ground for electricity. Failure of the insulating material or direct contact with a live powered conductor can cause an electrical fire or electrocution.

Safe Work Practices

Because of the danger of electrocution, which can be fatal, only qualified electricians should perform work on electrical equipment, systems or circuits. Employees who work with power tools should turn them off before plugging them in and unplug them before making any adjustments. It is important to make sure that the tools are grounded correctly and have an approved three-wire cord with a three-prong plug or are double insulated.

Ground Fault Circuit Interrupter

The 2023 National Electrical Code (NEC) updated and expanded the use of the Ground Fault Circuit Interrupter (GFCI) protection installed indoors and outdoors for residential and commercial buildings. The NEC is updated every three years; however, individual states are allowed to amend or exempt parts of the code. All electrical work should be properly permitted and local code compliant with work completed by a state licensed electrician.

A GFCI can detect a loss of electrical current within a circuit and turn off the electricity at the outlet connection to prevent severe injury or death. GFCIs can be installed in place of a standard electrical outlet, on some circuit breaker panels to protect a branch circuit, or wall outlets in kitchens and bathrooms so that appliances can be used safely.

GFCI protection is required in areas with sinks, as well as areas used for cooking or food and beverage preparation, such as break rooms. GFCI protection is required for all outdoor electrical outlets rated less than 50 amps at 150 volts or less and should have a weatherproof enclosure.

There are three types of GFCI outlets:

- **GFCI receptacle:** the most common type of GFCI application which features a test and reset button with or without a power light and is used to protect a single outlet.
- **Circuit breaker device:** designed to protect an entire circuit which is typically installed in a service panel.
- **Portable GFCI:** used at an electrical outlet without ground fault protection when connected to high powered machinery/tools.

In general, GFCI outlets are installed in areas near water or potential moisture and are commonly used in kitchens, bathrooms, laundry rooms, garages, unfinished basements, outdoor spaces and as required by the NEC or local building code.

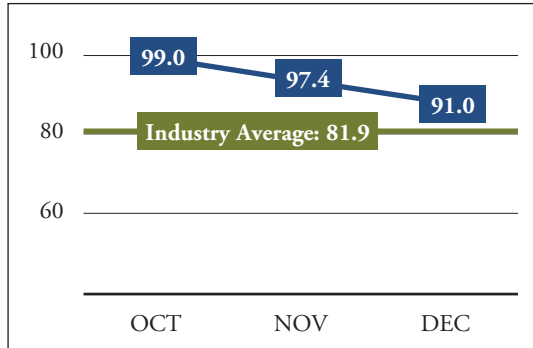
How Does the GFCI Work?

The GFCI monitors the flow of electricity through a circuit and has an internal sensor that will interrupt the power supply if it detects a potential risk of an electric shock. The detection limit is a difference of 4-6 milliamps between the hot (black or red) and neutral (white) wires connected to an outlet. Once detected, the power will trip off instantaneously. The ground wire is usually green with a yellow stripe or uninsulated copper and is essential to safe circuit wiring. The GFCI has a reset button which will return power to the outlet. The GFCI outlet has a test button which should be exercised monthly. If the test button or indicator light is not working, it needs to be replaced. An outlet replacement is within the typical work scope of qualified maintenance personnel (replace only after the circuit has been de-energized).

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Cyber Security Update

2024 Phishing Testing Event Success Percentage



Important Things to Remember

Phishing remains the dominant threat to security in the cyber environment. Vigilance is critical. If an email seems unusual, expresses an excessive sense of urgency, advertises a gift offer, or contains a hyperlink to a website, **THINK TWICE**.

Report it as a phishing attempt by using the KnowBe4 “report phishing” icon on the Outlook tool bar.



If the phishing icon is not visible, seek assistance from the help desk or on the Outlook tool bar go to File>Options>Add

ins>Manage COM add ins>Enable phish alert add ins. Close and relaunch Outlook.

BlueVoyant/Sentinel One

69 Parishes & Schools -
2,034 Sentinel One Endpoints Deployed

SMS Text Messaging has been receiving more attention by bad actors over the last year in phishing campaigns to steal users’ personal data, account information, and funds. SMS-based phishing (**Smishing**) may be more effective than email phishing as these messages are viewed on a mobile device, making it more difficult for users to identify potentially malicious communications. This threat is compounded by the legitimate use of text messages for notification and outreach purposes by many businesses. Users may also be fatigued by the number of text messages they receive and act on a message by clicking a link or responding impulsively.

Smishing (SMS Phishing) messages typically claim to come from a well-known business or organization – such as Amazon, FedEx, UPS, Netflix, the IRS or your own organization – and request that the recipient click on

BlueVoyant Activity Report (10/1 - 12/31/24)

Total Alerts	4,627
Blocked Incidents	3,177
Investigated Incidents	1,414
Security Incidents	36
Issues Resolved	All

KnowBe4 Cyber Security Training & Testing (10/1 - 12/31/24)

Phishing emails delivered	2,400
Phishing emails unreported	1,388 (57.8%)
Phishing emails reported	910 (37.9%)
Clicks of Phishing emails	102 (4.3%)
Training Events Scheduled	346
Training Events Completed	192 (55%)

a link, often to access a promotion, obtain information about a package delivery, or address a problem with their account. Links may be included within these messages that, if clicked, lead to fraudulent websites that capture user credentials, steal funds, or deliver malware. These messages may also request sensitive information from the user that could facilitate identity theft or account compromise. Always **THINK TWICE** before you respond to any text message. ■

Electrical & Wiring Safety, continued from page 4

However, a professional should be called if there are concerns regarding the electric circuit or the installation requirements.

Thunder & Lightning Storms

Electrical injuries can also be caused during thunder and lightning storms. A lightning strike can cause the electrical circuits of the building and the equipment that distributes it to be damaged by a surge, power overload or short. Voltage variations and current surges can burn out equipment that is connected to compromised circuits. Conductors such

as electrical wiring and telephone and data cables, including fiber optic cables, can transfer lightning surges throughout a building. Because a lightning strike is so unpredictable, protection against damages caused by lightning can never be 100% effective. A robust lightning protection system (NFPA-780) on the exterior of the building can help protect internal wiring from lightning strikes, but as with any protective system, inspection and maintenance are required. Lightning protection systems should be inspected annually.

Grounding improvements can be made around the site and cables can be shielded to reduce surges and to give lightning a path to flow into the earth.

Surge protection, power conditioning and uninterruptable power supplies (UPS) are essential to the protection of electrical equipment, motors, church organs, sound systems, wireless network systems and lower voltage electronics such as phone systems, computers, fire alarm panels, security systems, door locks, etc. Look for new articles in the Summer and Fall 2025 Risk Management Newsletters. ■

Items of Importance

I-9 Penalties Increased

On June 28, 2024, DHS announced the following:

- I-9 Paperwork Violations: \$281 to \$2,789 per Form I-9
- Knowingly Employing Unauthorized Alien (First Offense): \$698 to \$5,579 per violation
- Knowingly Employing Unauthorized Alien (Second Offense): \$5,579 to \$13,946 per violation
- Knowingly Employing Unauthorized Alien (Third or More Offense): \$8,369 to \$27,894 per violation
- All employers must use the newest I-9 version issued on November 1, 2023. A copy of the new I-9 form may be found at: <https://www.uscis.gov/i-9>

FLSA – Updates

The Fair Labor Standards Act (FLSA) salary threshold for 2025 did not increase as planned. A federal judge in Texas struck down the rule that would have increased the threshold; the minimum salary for exempt employees remains at \$35,568 per year (\$684 per week). Consult with the Office of Administrative Services if there are any questions.

Labor Law Poster – Updates

The State of New Jersey Department of Labor updated the state poster: new minimum wage as of January 1, 2025, is \$15.49 per hour. J.J. Keller shipped the New Jersey Posters between January 5th and January 10th. If you have not received your poster, contact Margaret Dziminski mdzimi@dioceseoftrenton.org.

Reimbursement Mileage Rate 2025

IRS 2025 Optional Standard Mileage rate increased to \$0.70 per mile effective 1/1/2025.

New Jersey Pay Transparency Act – Effective June 1, 2025

On November 18, 2024, Governor Murphy signed into law the Pay Transparency Act. (S2310).

Effective June 1, 2025, all (qualified) employers are required to disclose the following information for all job posting (internal and external) for new jobs, transfers and promotion opportunities. This doesn't apply to promotions for current employees based upon years of experience or performance and does not preclude employers from making a promotion on an emergent basis due to unforeseen circumstances.

- The hourly wage or salary or a range of the hourly wage or salary
- A general description of benefits and other compensation programs for which an employee in the position would be eligible
- The law also requires employers to make reasonable efforts to announce, post or otherwise make known to existing employees any opportunities for promotion in their department that are advertised internally or externally

Before advertising compensation ranges, evaluate existing compensation ranges for various positions. Seek guidance from the Diocesan Office of Administration if there are questions.

Unemployment Compensation Coverage – January 1, 2025

The Diocese of Trenton does not participate in the State of New Jersey's unemployment compensation program as it is exempt from this program. The Diocesan program provides compensation benefits for ***eligible** employees from the first day of termination for the duration of unemployment up to a maximum of 12 weeks, or 4 weeks if the period of employment is less than 1 year and greater than 6 months. The amount of compensation benefit payable shall not exceed 60% of the employee's average weekly wages based upon the last 8 weeks of employment, or \$875.00, whichever is less. Unemployment compensation is subject to the same tax withholding rules as regular wages.

An employee is **not *eligible for unemployment compensation** if resignation is voluntary, termination is for cause, the employee receives disability benefits because of injury or accident (workers' compensation, temporary disability or long-term disability compensation), or he/she works less than 6 months or is an untenured teacher. Unemployment compensation is processed and funded by the Parish, Agency or Institution. Consult with the Office of Administrative Services if there are any questions.

Short-Term Disability Benefit Coverage – January 1, 2025

The Diocese of Trenton does not participate in the State of New Jersey's Temporary Disability Insurance (SDI) program as it is exempt from this program. The Diocesan program provides Short Term Disability benefits to partially offset lost wages when an employee is unable to work due to injury or illness unrelated to work for ***eligible** employees for a disability lasting more than

5 consecutive business days. Benefits are paid beginning on day six for a maximum of 12 weeks. Weekly benefits are paid at 85% of the average weekly wage based upon the last 8 weeks of employment, or \$1,081.00, whichever is less. The maximum weekly benefit is adjusted annually. Short Term Disability compensation is considered wage continuation and subject to the same tax withholding rules as regular wages.

An employee is **not *eligible for Short-Term Disability Benefit** if the employee has not completed 6 months of continuous employment, if the disability is less than five consecutive business days, and the disability does not prevent the employee from doing all aspects of their job (the plan doesn't cover partial disabilities). The employee is also ineligible if the disability is the result of an intentionally self-inflicted injury including suicide attempt, a loss caused by war or an act of war, a loss caused by abortion or elective plastic or cosmetic surgery, a loss caused by participation or involvement in an illegal activity, or if the loss is covered by another benefits such as Workers' Compensation or other legally entitled benefit. Short-Term Disability compensation is processed and funded by the Parish, Agency or Institution. A claim form, including the Attending Physician's Statement certifying the nature and duration of the disability, is required to obtain benefits. Diocesan Policy requires that FMLA Leave run concurrent with any disability work absence. FMLA paperwork is required if there is lost work time. Disabilities exceeding the 12-week maximum may be eligible for Long-Term Disability coverage. Consult with the Office of Administrative Services if there are any questions.

Workers' Compensation Benefit Coverage – January 1, 2025

The Diocese of Trenton is a Qualified Self-Insurer in the State of New Jersey and purchases Excess Workers' Compensation limits to apply over the retention. The benefits are payable to ***eligible** employees from the first day of **work-related injury/illness** and are in accordance with the Statutes of the State of New Jersey. Workers' Compensation provides all necessary medical treatment and hospitalization services and ***wage loss benefits** for work-related injuries or illnesses. Recent changes in NJ Workers' Compensation guidance and litigation have extended coverage to the time periods immediately before and after work hours while on the employer's property. If an employee parks offsite in an area uncontrolled by the employer, coverage doesn't apply until the employee enters employer's property. Contractors, including 1099-compensated

Items of Importance, continued from page 6

workers, third-party vendors and volunteers, are **not *eligible for Workers Compensation Benefits**. Contractors, third-party vendors, and 1099-compensated workers must provide proof of Workers' Compensation coverage in the State of New Jersey before they are hired and must maintain coverage during the duration of their work contract. Religious employees are covered by Workers' Compensation. Injuries to volunteers, depending upon the circumstances related to the injury, could be covered by the diocesan General Liability Insurance program and Med Pay. Consult the Diocesan Office of Risk Management or Office of Administrative Services.

Workers' Compensation Disability Income ***wage loss benefits** are payable retroactive to the first day of lost time. The employee will remain on the employer's (Parish/Organization) payroll for the disability period up to 12 weeks at the average weekly wage (26-week period calculated by PMA) – full pay compensation (fully taxable as federal and state income). At week 13, the employee must be removed from payroll and paid disability through the Workers' Compensation Claims Administrator (PMA) at 70% of the injured employee's average weekly wage, subject to New Jersey weekly minimum of \$309.00 and weekly maximum of \$1,159.00 (1/1/2025). The minimum and maximum weekly benefits are adjusted annually. Diocesan Policy requires that FMLA Leave run concurrent with any disability work absence.

FMLA paperwork is required if there is lost work time. PMA administers plan payments for all benefits for Permanent and Partial Total Disability Income as well as Death Benefits payable through the program.

Although religious and certain other employers are exempt from some record keeping and reporting requirements, they are subject to compliance with the OSHA General Industry Standards rules and regulations and **must report to the local OSHA office or the National OSHA office any injury that results in an in-patient hospitalization, amputation or loss of an eye within 24 hours of the injury and within 8 hours of a work related death**. The employer is subject to significant fines for failure to report an in-patient hospitalization within the mandatory reporting time period. Voicemail messages for an unanswered call does not constitute compliance with the reporting requirement.

HelixIntel – Building Operations and Energy Efficiencies

Several group meetings for business and facility managers will be scheduled over the next six months to present the benefits of this no-cost program to assist with the management of facility assets, preventive maintenance, and work order scheduling with presentations from existing program participants.

New Jersey Data Privacy Law

On January 6, 2025, the New Jersey Division of Consumer Affairs Cyber Fraud Unit (the Division) published 24 frequently asked questions (FAQs) on the New Jersey Data Privacy Law (NJDPL). The FAQs provide a general overview of the NJDPL, including its scope, enforcement date and cure period, and potential fines for violations.

The NJDPL applies to entities that (1) do business in New Jersey or produce products or services for New Jersey residents; and (2) during a calendar year either (i) control or process the personal data of at least 100,000 consumers, or (ii) control or process the personal data of at least 25,000 consumers and make money from the sale of personal data. The FAQs clarify that non-profits and small businesses are subject to the NJDPL if they meet the thresholds described above or act as processors of personal data.

The NJDPL goes into effect on January 15, 2025, and the FAQs emphasize that entities and controllers subject to the NJDPL are expected to comply with the law by this date. However, the FAQs further indicate that, until July 1, 2026, if the Division identifies a potential violation of the NJDPL that the entity can remedy, the entity will receive a notice from the Division and a chance to cure the violation. If the violation is not cured within 30 days, the Division may proceed with an enforcement action. ■

Vulnerable Adults, continued from page 1

Examples include the abused spouse struggling through a painful divorce, the soldier who returns from war and needs treatment for PTSD. The elderly man who is mourning the sudden loss of his wife of sixty years all may be found to be more vulnerable than they would be under normal life circumstances. In his presentation of this definition, Pope Francis also noted that vulnerability may exist where there is the imbalance of power such as that experienced between an employee and a supervisor, or other circumstances.

Care must be taken when ministering to the mentally disabled, to those suffering from dementia and to those who are limited in their ability to communicate. Working with family members and caretakers can help the clergy and lay ministers better understand how to show God's love and mercy to each individual in a way that can be appreciated and understood. Identifying those struggling with temporary vulnerabilities requires sensitive observation and attentive listening.

Perhaps key to understanding the needs of all vulnerable adults is a careful reflection on the pitfalls within the imbalance of power.

For many in ministry, there is an ascribed role that brings with it either real or perceived power. Those who minister as members of the clergy, employees of the Chancery, educators in a Catholic parish or school, or professionals within Catholic service organizations can hold some element of control or power over those whom they serve. Power exists in their ability to offer services, to communicate welcome, to offer acceptance and to provide resources. In the Trenton Diocese, all who minister are challenged to faithfully live the episcopal motto "*Ministrare non ministrari*: to serve and not to be served." ■

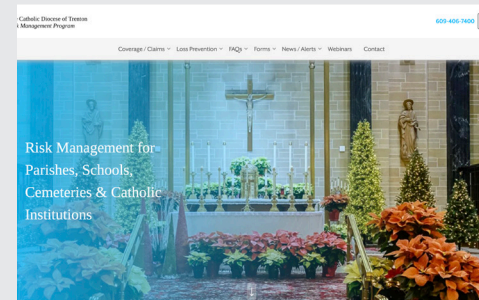
- 1 New Jersey Department of Human Services, Adult Protective Services; <https://www.state.nj.us/humanservices/doas/services/aps/>
- 2 Model Code of Conduct; VirtusOnline; The National Catholic Risk Retention Group; <https://www.virtusonline.org/virtus/model-code-of-conduct.docx>

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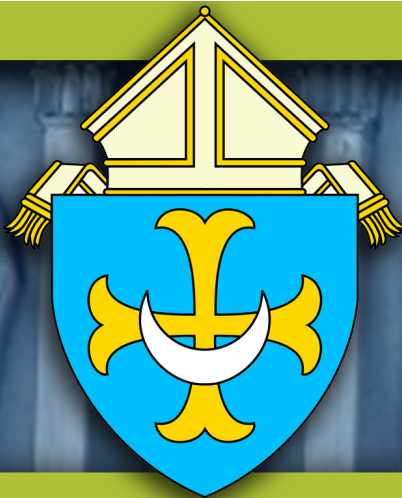




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