



**DIOCESE OF TRENTON**  
**PARISHES- SCHOOL-ORGANIZATIONS**  
**CONTACT NUMBERS** (page 3)

2025

**Risk Management**  
**Insurance Program Manual**

ALSO VISIT OUR NEW RISK MANAGEMENT WEBSITE:

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WEBSITE THROUGHOUT THE YEAR



# Program Contact Numbers

## Diocese of Trenton

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Joseph Cahill – Director Risk Management - - - - - 609-403-7189 (O) / 732-284-1600 (C)

## First Report of Property Claim

Joseph Cahill – Director Risk Management - - - - - 609-403-7189 (O) / 732-284-1600 (C)

## WTW

Diocese of Trenton WTW Insurance Certificate Center - - - - - 877-945-7378

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Associate Client Advocate- - - - - (O)

PMA CARE 24 Nurse Triage Workers' Comp Injury Help- - - - - 855-347-7334

Justin Wilkinson – Director – Account Management - - - 856-727-3119 (O) / 610-937-2641 (C)

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Jennifer Signs - Client Service Manager - - - - - 856-727-3071 (O) / 609-413-3497 (C)

Donna Leeds – Workers' Comp Supervisor - - - - - 856-727-3150

Joann Powell – Workers' Comp Senior Claims Rep. - - - - - 856-727-3064

Susan DeCaro – Liability Claims Manager - - - - - 856-727-3126

Liability Claims Supervisor- - - - -

Steven Stewart (McLarens) – Property Claims Adjuster - - - - - 267-370-3392

## Advanced Enterprise Technologies

Automobile Insurance ID Cards - - - - - 484-445-7174

Stephen Malloy - COO - - - - - 610-891-9014 (O) / 856-340-3387 (C)

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## Hartford Steam Boiler Insurance

HSB Claim's Hotline - - - - - 888-472-5677

HSB Inspection Hotline- - - - - 800-333-4677

Neil Wesley – JMG Insurance Agency- - - - - 609-387-0606 (O) / 609-273-5099 (C)

JR Smith - HSB Infrared Inspection Manager - - - - - 216-588-1381 (O) / 440-610-0709 (C)

William Viot – HSB Level II Infrared Thermographer - - - 860-281-2541 (O) / 860-729-9040 (C)

## Student Accident Insurance

Bollinger Claims Administration- - - - - 866-267-0092

Alyssa Noorman – Senior Account representative - - - - - 973-921-8018 (O)



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Note: This manual is intended to be an overview of certain insurance coverages. It is not intended to be a complete representation of all facts pertaining to the insurance coverages. The claims administrator is responsible for reviewing and processing all claims. This manual does not establish Diocesan Risk Management requirements for program participation or mandate/regulate safety or management practices. This manual is a resource for program participants and a guide designed to address claims procedures, safety issues and loss prevention. All program participants are advised to consider the safety and wellbeing of their employees, volunteers, students and visitors in the formulation of all locally established policy guidelines and regulations.



## **2025 Risk Management Summary Property/Casualty Deductibles – No Changes**

### **2024 Risk Management Summary Changes Property/Casualty Deductibles - Changes**

- Cyber Insurance - The deductible for Cyber insurance for Parishes, Schools, Organization 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 e-mail 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 (BV) actively managed remote services are fully deployed to all endpoints and servers including units that host building functions such as door locks, HVAC monitoring & controls, cameras, etc. 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 a loss of coverage.
- Auto Insurance - The deductible for **automobile vandalism/theft of catalytic converters** is \$2,000 per vehicle unless 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.
- Auto Insurance – **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 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 addition deductible of 10% of the claim value or \$1,000 (whichever is greater) and an ACV (depreciated) settlement without full replacement cost reimbursement.
- Property Insurance – A \$5,000 deductible (for each building and contents claims) is incurred for all water damage claims at any location that has **not fully deployed the HSB Environmental Sensor System**.
- Property Insurance - 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 2 fiscal years 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 5 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 Diocesan Automobile Insurance coverage.**



## 2023 Risk Management Summary of Insurance Program Manual Changes

- As of July 1, 2023, the deductible for Cyber insurance for Parishes, Schools, Organization and Ministries will be \$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 e-mail 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 (BV) actively managed remote services are fully deployed to all endpoints and servers including units that host building functions such as door locks, HVAC monitoring & controls, cameras, etc. 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 a loss of coverage.
- As of July 1, 2023., the deductible for automobile vandalism/theft of catalytic converters will increase to \$2,000 per vehicle unless recommended theft prevention protocols have been employed – secure parking – fenced with locked gates – night time lighting of parking area with additional lighting – motion sensitive – motion sensitive proximity alarms in secured parking areas – protective plates covering catalytic converters and VIN number etching on catalytic converters for theft identification.
- As of January 1, 2024, all locations without a fully deployed HSB Environmental Sensor System will incur a \$5,000 deductible for any building or property content claim that results from water damage.
- As of July 1, 2024, all property claims related to water intrusions resulting from inadequate roof system maintenance after a roof inspection has identified issues that require correction will incur a \$25,000 deductible (increased from \$10,000 in 2021) related to any building interior damage.
- As of July 1, 2023, all property ownership changes must be reported to the Office of Risk Management in writing (e-mail) to initiate coverage or remove a property from coverage. Failure to report newly constructed or acquired buildings may result in no coverage for incurred losses. Failure to provide notification of the sale or demolition of a building will result in the loss of a retroactive return of unearned premium if not reported within 30 days.
- As of July 1, 2023, delayed reporting of a property claim until after repairs or restoration for non-emergency situations will incur an additional \$1,000 deductible and an ACV (depreciated) settlement without full replacement cost reimbursement.
- Auto liability premium rebates for entities that have been accident free for the last 2 fiscal years will continue. This program continues for the third year. Eligibility is by location and not by vehicle and any location subject to surcharges is not eligible.
- Property insurance rebates are conditioned upon a fully deployed and operational HSB Environmental Sensor System, an actively managed preventive maintenance program for roofs and 5 years without property claim losses. More information will be available before 7/1/2024.
- Only employees, with authorization, are allowed to drive parish, school or organization owned vehicles. Volunteers are not authorized or insured under Diocesan Automobile Insurance coverage.



## 2021 Risk Management Summary of Insurance Program Manual Changes

- As of July 1, 2021, the Property/Casualty Insurance Program will assume the annual fees associated with the HSB Environmental Sensor Program for Churches and Schools only. Annual credits equal to 15% of the capital cost of the installed HSB Sensor Technology will continue for systems installed prior to 1/1/2020 for other Organizations and Ministries. The cost of new installations after 1/1/2021 for churches and schools will be covered by the Property/Casualty Insurance Program through a mandatory participation program. Nonparticipation will incur a large deductible for water intrusion claims.
- The Property/Casualty Insurance Program will begin a Diocesan wide roof inspection program in 2021 with the intent to identify needed maintenance and general roof conditions. The purpose is to avoid significant losses and promote preventive maintenance for the purpose of extending the life of roof coverings. The insurance program will absorb the cost of the inspection conditioned upon the completion of necessary maintenance. Failure to complete the maintenance in a reasonable period of time will result in a \$10,000 deductible if damages are the result of a known but neglected roof issue.
- Beginning July 1, 2021, Parishes will be eligible to apply for reduced property(only) premiums for low- use buildings which will be revalued at a depreciated or fair market value rather than full replacement cost. The deductible for claims for buildings and contents will be 50% of the insured claim loss capped at \$50,000 or 30% of the full replacement value after the standard deductible (\$1,000 buildings, \$1,000 contents). Buildings to be insured under this program must be identified not later than July 30, 2021 (in writing) for participation in the program beginning July 1, 2022, and will be subject to the limitation of the premium reduction obtained from the insurance carriers participating in the excess property coverage pool. The building must meet the low-use standard: CLOSED schools, convents, rectories, churches or gymnasiums that are used infrequently and not a source of annual income of more than \$20,000 per year. Fair market valuation may require an appraisal at the expense of the parish. Large claim losses, at the discretion of the Diocese, may result in the demolition of the building, rather than repair, which will reduce any claim payment, based upon the lower of depreciated valuation or cost to repair for the parish after all deductibles. If determined eligible, the valuation will be adjusted as of July 1, 2022.
- A program for insurance premium relief is under review. The structure will be based upon a system of annual credits or partial premium return for a loss-free year and surcharges for large incurred losses or a high frequency of claims. The program will begin for entities with no auto claims in the previous two fiscal years (July 1, 2019 – June 30, 2021). A parish, school, cemetery or organization will receive a check for a partial return of auto premium in August 2021 only if “all auto premiums” are current and auto premium for the 2022 fiscal year are paid in full otherwise a credit will be applied to the open balance. Credits are issued to parish, school, cemetery, organization/entities, not per vehicle. If an organization has more than one vehicle, all vehicles must be “claim free” to receive the credit. Active priest’s vehicles are associated with their assigned parish on June 30<sup>th</sup>. A credit is not issued for any vehicle that received a discount off schedule or was subject to a surcharge. Return of partial premium for property insurance will be calculated in June 2022 for all entities with no property loss claim during calendar years 2020 and 2021. As the Diocese is a self-insured entity the total pool of funds to be distributed as credits for qualifying entities is subject to the actual claims incurred and program costs for the entire program.



## 2020/2019 Risk Management Summary of Insurance Program Manual Changes

- Effective January 1, 2020. The deductible for water intrusion damage from frozen, broken or leaking water pipes, failure of sump pumps or other water related damages to building and or contents is increased to \$5,000 (each) per occurrence if the HSB water sensor system is not installed and functional. If the system is in place and there is a prompt response to a system alert the deductible will be reduced to \$1,000 per occurrence. The lower deductible will also apply if the site has contracted to install the system or is waiting on a site survey.
- A credit equal to 15% of the capital cost of the installed HSB Sensor Technology will continue for all systems installed prior to 1/1/2020. New installations, after 1/1/2020, will be charged \$500 per year for 1 or 2 cellular communication gateways and \$1,000 per year for 3 or more cellular communication gateways. The Diocese will cover the cost of new installation after 1/1/2020 with program participation mandatory.
- Effective January 1, 2019, the deductible for property damage during construction increases to 10% of the cost of improvements or construction cost unless a builders' risk insurance policy is acquired. If permission to build was not obtained from the Bishop prior to construction the deductible is \$25,000 or 20% of the cost to build or renovate, whichever is higher.
- Prompt notification to the Office of Risk Management is required for the follow:
  - Purchase: Land or Building at the time of acquisition
  - Construction: PV Solar Array, Building Addition/Renovation upon signing a contract
  - Sale: Land, Building
  - Demolition: Any Structure
- Credits against premium paid or invoiced will not be issued for prior policy year periods.
- Insurance coverage may be denied for claims on newly acquired or constructed/renovated structures if the claim occurs more than 90 days after acquisition or the start of construction.
- The Diocese of Trenton has arranged for Emergency Response Remediation Services with ServePro of Aberdeen/Holmdel and ServPro Bordentown/Pemberton in the event of water damages related to broken pipes, roof leaks, fire suppression systems, etc. They are also available for other remediation services at a negotiated discount. The use of others for emergency response is not prohibited, however the cost of services will be reviewed by the Diocesan Loss Adjuster and the parish may not receive full reimbursement less the deductible.
- When renting a vehicle, the "CDW" Collision Damage Waiver or "LDW" Loss Damage Waiver must be purchased from the car rental agency. The Liability coverage should not be purchased from the car rental agency unless rented outside of the United States.
- The personal use of parish, school or cemetery insured vehicles is prohibited. Parish owned vehicles are limited to church business use only.
- A \$1,500 deductible will be charged for all auto claim if it is determined that the drive was at fault for the accident. A \$1,500 deductible will always be charged if the accident did not involve another vehicle, vandalism included.



## 2018 Risk Management Summary of Insurance Program Manual Changes

- The deductible for all property and content claims will increase to **\$1,000** (each) on 7/1/2018.
- A credit equal to 15% of the capital cost of the installed HSB Sensor Technology will be applied to the paid property/casualty invoices for a period of 10 years for participating parishes that install and maintain the technology.
- **Boiler & Machinery deductible** for boilers and air conditioning equipment has increased to **\$25,000** from **\$5,000** for any equipment not covered by a Preventive Maintenance Contract or from a failure due to an uncorrected Code Violation.
- **Workers' Compensation wage continuation** will be paid by the employer (parish, school, cemetery, agency, organization) for the **first 12 weeks of the claim at 100% of average weekly wage**. PMA will continue to pay medical, legal, etc. related expenses from the date of the claim and will assume the responsibility for wage continuation at **week 13 at 70% of average weekly wage or New Jersey state maximum, whichever is lower**. Diocesan Policy requires FMLA Leave run concurrent with any disability work absence. FMLA paperwork is required if there is lost work time.
- **Cyber Liability Claim** – Each insured location has a **\$100,000** deductible, per occurrence, for cyber liability claims expense including legal and forensic investigation. Any entity in full compliance with the Diocesan Cyber Security Guidelines & Recommendations is eligible for a reduction in the deductible amount if it can be demonstrated that best efforts were employed with compliance and cooperation regarding the implementation of security efforts with the deployment of recommended hardware and software, including timely upgrades and security patches.
- **Liability Claims** – Medical payment limit for liability claims (Med Pay) has been increased from \$2,500 to \$5,000 subject to the review and approval by PMA.
- **Photo Voltaic Solar Power Array** - The installation of a PV Solar Power Array must be reported to the Diocese for inclusion on the Property Insurance Schedule of Values in order to be covered by insurance. Insurance coverage should be in place at the start of construction but no less than 90 days from the date the contract is signed. A copy of the contract with insurance requirements must be submitted to the Risk Management Department before the contract is signed. Failure to do so may jeopardize coverage and increase the deductible.



## **2017 Risk Management Summary of Insurance Program Changes**

- The **deductible for personal property claims** for priests is \$0.
- The **deductible for property under construction/renovation** is \$1,000.
- The **deductible for property under construction/renovation**, when permission from the Bishop has not been obtained is \$1,000 or 10% of total project cost, whichever is higher.
- **Failure to complete repairs**/replace equipment as authorized on a replacement cost basis may result in a reduction of the claim paid to actual cost value (ACV – depreciated value).
- **Boiler & Machinery deductible** for boilers and air conditioning equipment has increased to \$10,000 for any equipment not covered by a Preventive Maintenance Contract.
- The **deductible for automobile claims** for personally owned vehicles of priests, active and retired, has been waived with the exception that the deductible will be \$1,500 if the vehicle has been lent to another party for any purpose other than church or diocesan business.
- **Vehicle rentals** - Any vehicle rented by a priest or insured diocesan entity must purchase the **CDW/LDW** (collision damage waiver/loss damage waiver). Do not purchase Liability Insurance coverage through the rental agency. If a vehicle is rented outside of the United States all insurance coverage offered should be purchased.
- **Workers' Compensation wage continuation** will be paid by the employer (parish, school, cemetery, agency, organization) for the first 12 weeks of the claim. PMA will continue to pay medical, legal, etc. related expenses from the date of the claim and will assume the responsibility for wage continuation at week 13.
- **CARE 24** – A new Nurse Triage Program to improve Workers' Compensation medical care through injury assessment and directed care at time of injury.
- **Cyber Liability Claim** – Each insured location has a \$100,000 deductible, per occurrence, for cyber liability claims expense including legal and forensic investigation. Any entity in full compliance with the Diocesan Cyber Security Guidelines & Recommendations is eligible for a reduction in the deductible amount if it can be demonstrated that best efforts were employed with compliance and cooperation regarding the implementation of security efforts including the deployment of recommended hardware and software, including timely upgrades.
- **Concussion Reporting** – All suspected concussions are to be reported to the principal and the office of Risk Management for the Diocese of Trenton no later than the first business day after the occurrence in accordance with the Office of Catholic Education request.
- **Change in property ownership**, sale-purchase-new construction/renovation, must be reported within 90 days of the transaction or commencement of activity to the office of Risk Management. Failure to do so may jeopardize coverage, increase deductible or diminish refunds.



# PROPERTY COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of property insurance for all listed locations which applies on a per occurrence basis.

## **NAMED INSURED (WHO IS COVERED)**

- The Roman Catholic Diocese of Trenton, its schools and parishes, successors or assigns; agencies, subsidiaries, affiliates, institutions, and societies owned by or operated by the Diocese. *The Diocese must have an insurable interest or a contractual obligation for coverage to apply.*

## **WHAT IS COVERED (PROPERTY INSURED)**

- Damages to “Real Property” (Buildings and property permanently affixed to Buildings, Residential Dwellings,) PV Solar Arrays and property while under construction or renovation
- Damages to “Business Personal Property” owned by the Named Insureds up to specified limits
- Business Interruption Included after 24 hours
- Property under Construction / Renovation

*Property will be valued at cost to repair or replace, whichever is less.* \* All new construction/renovation requires the written approval of the Bishop. Please contact Scot Pirozzi in the Chancery Office to report new construction/renovation and request information regarding the approval process. **Builder’s Risk Policy should be acquired for new construction.** Contact Joe Cahill in the office of Risk Management for assistance. *\*Effective 7/1/2021 certain insured entities are eligible for other than full replacement cost insurance coverage with fair market or depreciated value with a 50% claim copay after the deductible for any loss. The 50% copay is capped at \$50,000 per loss plus the standard deductible. The building to be covered at a lower threshold must be identified by April 1 for consideration in the new fiscal year beginning July 1. Participation in the program is limited to low use buildings such as closed convents, churches, rectories, schools, etc. that are used infrequently and do not generate more than \$20,000 of income annually.*

## **DEDUCTIBLE**

While the Diocese pays higher policy retention per occurrence for losses among locations, the deductible cost passed onto each Insured location under the program is only \$1,000 per occurrence (each) for Real Property or Personal Property loss in most circumstances. *The deductible for damage related to water intrusion is \$5,000 for building and contents (each), unless the HSB Environmental Sensor system is installed and there is an appropriate and timely response to alerts by text, e-mail and phone call.* Deductibles as high as \$25,000 will be incurred for roof related claims where negligent maintenance of known issues result in interior damages from water intrusion. There is no deductible for personal property of priests. The deductible for property under construction/renovation is 10% of total project cost unless a builder’s risk insurance policy is acquired. If permission to build was not obtained from the Bishop prior to construction a \$25,000 deductible or 20% the cost to build or renovate is incurred, whichever is higher.

*Property that has not been added to the Schedule of Values for insured buildings may have limited coverage, higher deductibles or no coverage at all.* Any newly acquired/constructed buildings must be reported to the office of Risk Management at the time approval is issued by the Bishop. It is solely the responsibility of the parish, school, cemetery, organization or agency to provide the necessary information regarding date of acquisition, start of construction, square footage, cost, etc. An appraisal maybe required.

*Properties that have been sold or buildings that have been demolished must be reported to the office of Risk Management within 30 days of the event, although pre-notification is preferred.* Failure to provide timely notification may limit any calculated unearned insurance premium refund to the actual date of notification. Under no circumstances will credits be issued for events that occurred in a prior fiscal year unless it is within the 30 day, post event, time limit.



COVERAGE	LIMITS	AGENCY, PARISH & SCHOOL DEDUCTIBLE
Property Damage	Replacement Cost *Depreciated or FMV Cost	\$1,000 *50% of claim capped - \$50,000
Property Damage by Water Intrusion – all types	Replacement Cost	\$5,000 (reduced to \$1,000 if the HSB Water Sensor System is Deployed) \$25,000 for uncorrected, previously known roof deficiencies.
Damage by Flood/Quake/Wind	Replacement Cost	\$1,000
Property under Construction/Renovation (If a builder's risk insurance policy is not acquired)	Replacement Cost – Values must be reported in advance to the Diocese	10% of Cost Or, The higher of \$25,000 or 20% of Construction Value if not reported / approved by Diocese
Business Interruption	Included after 24 hours	\$1,000
Fine Arts**	Market value at time of loss**	\$1,000
Priest Personal Property (not currency)	\$10,000	\$0
Trees/Shrubs/Landscaping	\$10,000 and item/maximum	\$1,000
Theft of Real or Personal Property of Priest (not including currency)	Replacement Cost	No Deductible

## FREQUENTLY ASKED QUESTIONS

**Is leased equipment, such as telephone systems, copiers and postage machines, covered or should I purchase the coverage offered by the leasing company?**

- All property, with some exceptions, is covered while in your care, custody and control at full replacement cost value. To request evidence of insurance, follow the instructions in the *Certificates of Insurance* section for ordering a Property Insurance Certificate (COI) as related to the leased items or mortgaged property. A mortgage company will request to be shown as “Mortgagee” on the certificate and a leasing company will request to be shown as “Loss Payee.” If it is a multi-year lease, please check the box YES “Is this certificate required every year” and include a termination date in the dialogue box “Describe the nature of the certificate request”. A copy of the lease or contract should be provided. If a certificate of insurance is not provided the leasing company will charge a fee for property insurance to protect the value of the equipment. The Diocese doesn't charge a fee for property insurance for leased business equipment.

**My parish is planning on adding a new building to our property. Is new construction covered? What do I need to do to get Builders Risk Coverage?**

- Please contact Scot Pirozzi **609-403-7195** in the Chancery to report any new construction for approval. Contact Risk Management at the Chancery Office to discuss Builder's Risk. Policies are issued for the expected duration of the construction project.

**Where do I report Property Claims?**

- Any property claims should be reported as per the “Claims Reporting Procedures” (page 24) in this manual and to the Director of Risk Management.



**A classroom in my school was damaged by water intrusion from a leaking roof. What is covered and is there more than one deductible?**

- The cost to clean up and restore to original condition is covered as a building claim with a \$1,000 deductible (**\$5,000 deductible if the HSB Water Sensor System is not deployed and functional**). Any damage to contents is covered as a separate claim with a \$1,000 deductible (**\$5,000 deductible if the HSB Water Sensor System is not deployed and functional or \$25,000 if the damage was the result of a previously known, uncorrected roof deficiency**). The roof is not covered unless it is damaged by an identifiable peril (high winds, falling object, etc.) and should be repaired immediately to prevent further damage. Age and neglect are not covered. Failure to properly repair and maintain the roof may result in the denial of future claims related to water intrusion in the same location.

**What happens if the parish decided not to repair building damage and chooses to demolish the building?**

- The claims administrator will pay the lower of the repair estimate or actual cash value (depreciated value of the building) less any deductibles that might apply.

**Is asbestos abatement covered by property insurance?**

- The cost to remove asbestos containing materials (ACM) is not covered by insurance unless the ACM is damaged by an insurable event. The Claims Adjuster/Claims Administrator will make the coverage determination. In any event, asbestos removal is regulated by the Department of Labor in the State of New Jersey and failure to comply with regulatory requirement will result in significant fines in addition to the unnecessary potential exposure of employees, students, parishioners and visitors to a hazardous environment. A licensed asbestos remediation contractor and an independent air quality testing firm must be engaged to perform the required work. Contact Scot Pirozzi, Director of Construction, at the Construction Office at the Chancery. **609-403-7195**.

**My parish is installing a Photo Voltaic Solar Energy Array on the roof of the parish hall. Does this have to be reported to the Insurance Company for property coverage?**

- The value of the PV Solar Array must be added to the Schedule of Values (SOV) for insurance coverage when construction starts. There may be other considerations if contractual obligations such as a mortgage, lease or power purchase agreement are included in the project. All contractual obligations should be carefully reviewed for insurance requirements prior to signing a contract. The State of New Jersey requires specific signage for buildings supplied with power from a PV Solar Array and building with roof top Solar Array systems.



# BOILER & MACHINERY COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of boiler and machinery insurance for all listed locations which applies on a per occurrence basis.

**Insurance Carrier: Hartford Steam Boiler “HSB” a Munich Re Company**

**Insurance Broker: J. M. Glover Agency (Neil Wesley – Primary Agent)**

## NAMED INSURED (WHO IS COVERED)

Any location listed on the Schedule of Locations of the Boiler and Machinery Policy

## WHAT IS COVERED (PROPERTY INSURED)

The limit of your insurance under each of the coverages listed in the Declaration page of your policy, from loss, damage or expense arising from any “one incident”. These limits are a part of and not in addition to the Equipment Breakdown limit. Payment for damaged “covered property” will be the smaller of the costs to repair or replace, arising from a covered loss to the following:

- Boiler and Pressure Vessels –equipment that generates, transmits, or utilizes energy, including electronic communications and data processing equipment, and includes:
  - ❖ Boilers
  - ❖ Steam piping
  - ❖ Piping that is part of a closed loop used to conduct heat from boiler
  - ❖ Condensate tanks
- Equipment that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or
- Equipment which during normal usage, operates under a vacuum or pressure, other than the weight of its contents.

### Covered causes of loss include:

- An event inside hot water boilers or other water heating equipment that damages such equipment or; bursting, cracking or splitting
- Mechanical breakdown including rupture or bursting cause by Centrifugal force
- Explosion, other than combustion explosion, of steam boiler, steam piping, steam engine or steam equipment
- Motor burnout, or an event inside the steam boiler, steam piping, steam engine or steam equipment that damages equipment
- Rupture or bursting by Centrifugal force
- Artificially generated electrical current, including electrical arcing, that damages electrical devices, appliances or wires.

COVERAGE	AGENCY, PARISH & SCHOOL DEDUCTIBLE
Equipment Breakdown	*\$25,000
Property Damage	\$25,000
Business Income	\$5,000
Service Interruption	\$5,000
Perishable Goods	\$5,000
Data Restoration	\$5,000
Hazardous Substances	\$5,000



## **DEDUCTIBLE: Policy Deductible \$25,000 Boilers & Machinery (new 8/1/24)**

The deductible for each insured location participating in the program is \$25,000 per occurrence for Mechanical Breakdown or Boiler loss. **\*The deductible may be partially offset by the Diocesan Property coverage if the boiler or HVAC System is covered by a preventive maintenance contract and regular maintenance and code compliance can be demonstrated with logbook records and vendor invoices.**

## **FREQUENTLY ASKED QUESTIONS**

### **How do I request an inspection of my boilers/pressure vessels?**

- Contact the HSB Inspection Hotline at **1-800-333-4677**. Advise them you are a Diocese of Trenton location. Inspections should be scheduled annually. Recurring inspections are scheduled by HSB.

### **What does Equipment Breakdown Insurance cover?**

- Equipment breakdown insurance covers the physical and financial damage that stems from an insured equipment breakdown. It helps protect insureds from the costs associated with covered losses to a facility's equipment. It pays for:
  - ❖ Direct Property Loss: the cost to repair or replace damaged equipment. Environmental remediation, as required, to effect the repair or replacement of a covered piece of equipment.
  - ❖ Extra Expense: Pays for the additional cost, incurred after a loss, to maintain operations.
  - ❖ Service Interruption: Extends Business Income and Extra Expense coverages to apply to service interruptions of electricity, water, gas, communications, refrigeration, air conditioning, waste disposal, heating, air or steam. Unless otherwise indicated, no distance limitation applies.
  - ❖ Perishable Goods Coverage: Covers loss due to spoilage caused by a breakdown. This includes food spoiling from lack of refrigeration. This coverage also pays for loss of perishables due to ammonia contamination and for spoilage caused by service interruption

### **I don't have a Boiler: Why do I need it?**

- Equipment breakdown covers many types of equipment. It protects electrical systems, air conditioning and refrigeration, mechanical equipment, audio/visual equipment, modern office equipment in addition to heating systems such as boilers. That's why "Equipment Breakdown Insurance" is a better description than "Boiler and Machinery Insurance".

### **I have installed a new Boiler: What do I need to do?**

- The new equipment must be added to the covered/insured list and an inspection scheduled. Notify Office of Risk Management and HSB Inspection Services at **800-333-4677**. **The State of New Jersey requires the installer to complete an installation checklist and submit it to the Department of Labor. New equipment must be registered with the state of NJ.** Hartford Steam Boiler Inspection Unit must be notified, and the equipment and installation inspected for code compliance and certification. Visit the [www.DOTInsurance.org](http://www.DOTInsurance.org) website and view information for **Boilers & Heating Systems** under **Loss Control** topics for additional information.



# CRIME COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of Crime Insurance for all Diocesan Insured entities and applies on a per occurrence basis with a maximum aggregate limit of liability.

## WHO IS COVERED

- The Diocese of Trenton, its Insured Entities, Officers and Employees
- All members of any committee of the Diocese of Trenton whether or not they are compensated while performing services as the chairman or member of such committee
- Volunteer workers of the Diocese while performing services within the scope of their duties (except for fundsolicitors)

## WHAT IS COVERED

- Loss of Money, Securities from Employee Dishonesty
- Forgery or Alterations of Checks
- Theft, disappearance of money, securities from the inside Premises
- Theft, disappearance of money, securities from outside the Premises
- Loss of Money from Computer Fraud

## DEDUCTIBLE

Each Insured location under the program will pay a \$250,000 per occurrence deductible for any Crime loss covered by the policy. If the fraudulent or dishonest act of an employee, as defined under the Dishonesty Bond, is punishable under the criminal code in the jurisdiction within which act occurred, for which said employee is tried and convicted by a court of proper jurisdiction, the \$100,000 Dishonesty bond would then respond first, reducing the \$250,000 deductible to \$150,000.

## FREQUENTLY ASKED QUESTIONS

**Our parish has become aware that a volunteer has been stealing funds from the weekly collection. We suspect it has been going on for well over a year and could add up to \$25,000 in stolen collections. What do we do?**

- First, you must report according to the Crime Claim Reporting Procedures found in the Claim Reporting Instructions section of the Risk Management Manual. Present all known details collected on the incident. A claim will be assigned to an adjuster who will begin an investigation. If it is determined that the incident is a covered cause of loss, payment will be made after the deductible up to the capped amount.

**Our parish office was robbed of the Mass collection when it was stored in a locked closet in the Business Manager's office. What do we do?**

- First, you must report the loss to the local police department, the Office of Risk Management at the Chancery and according to the Crime Claim Reporting Procedures found in the Claim Reporting Instructions section of the Risk Management Manual. Present all known details collected on the incident. A claim will be assigned to an adjuster who will begin an investigation. If it is determined that the incident is a covered cause of loss, payment will be made after the deductible up to the capped amount. All collection money should be handled in accordance with the Internal Financial Control procedures prescribed by the Diocese.



# EMPLOYMENT PRACTICES LIABILITY COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of Employment Practices Liability that covers all Diocesan Insured entities and applies on a per occurrence basis with a maximum aggregate limit of liability.

## NAMED INSURED (WHO IS COVERED)

- The Roman Catholic Diocese of Trenton, its successors or assigns; agencies, subsidiaries, affiliates, institutions, and societies owned by or operated by the Diocese. *The Diocese must have an insurable interest or a contractual obligation for named insured status to apply.*
- Employees and Volunteer workers of the Diocese while acting within the scope of their duties as such.
- Appointed or elected trustees, directors, council members, or board members in any parish, cemetery, school and other diocesan or religious trust entity, which is connected, associated or affiliated with the Diocese, for any wrongful acts while acting in their assigned capacity.

## WHAT IS COVERED

Damages arising out of Employment Practices including but not limited to:

- Wrongful failure to employ or promote
- Wrongful dismissal, discharge or termination of employment
- Harassment including sexual harassment
- Discrimination
- Retaliation for any lawful act committed by the employee
- Employment Related Misrepresentation to a Potential Employer with respect to a Present or Former employer
- Employment related humiliation, defamation, libel, slander, false light or public disclosure
- Wrongful deprivation of career opportunity, wrongful demotion or negligent employee evaluation
- Wrongful discipline
- Wrongful failure to grant tenure
- Failure to provide or enforce consistent corporate policies and procedures related to all the above

## COVERAGE LIMITS

### POLICY LIMIT

## DEDUCTIBLE

Each Insured location under the program has a \$85,000 per occurrence deductible for Employment Practice Liability losses when you report, pre-termination, to the Diocesan Human Resources Department.

If a loss occurs that was NOT reported to the Diocese PRE-TERMINATION, or if action other than that recommended by the Diocesan Human Resources Department, the deductible will be increased to \$100,000 per occurrence.



## **FREQUENTLY ASKED QUESTIONS**

**Our school is gearing up to terminate a teacher. What do we need to do before we terminate him/her?**

- You must report your intentions to the Diocesan Human Resource Department PRE-TERMINATION in order to recognize the lower \$85,000 per occurrence deductible. If you do not report prior to termination or fail to follow the advice provided by the Diocesan Human Resource Department, the deductible in the event of a later claim will increase to \$100,000 per occurrence.

**We are not sure that we have a claim but think there is potential for one based on some overheard conversations. Should we do anything?**

- It is never too early to alert the Diocese to the serious potential of a claim to occur. When in doubt, call the Diocese Human Resources department and inquire.

**We are planning to terminate an employee for poor performance; what type of documentation should be in the employee's personnel file?**

- All personnel files should contain employee performance review documentation conducted at regular intervals but no less frequently than annually. Copies of written warnings and documentation of verbal warnings should be maintained for all employees. The Diocese of Trenton HR Guidelines should be followed and applied uniformly in order to deal justly with all employees. A Performance Improvement Plan (PIP) should be considered and discussed with the Diocese of Trenton HR Director. It is never too early to alert the Diocese when a termination is being considered.



# GENERAL LIABILITY COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of General Liability, including Personal and Bodily Injury, which covers all Diocesan Insured entities and applies on a per occurrence basis with a maximum aggregate limit of liability.

## NAMED INSURED (WHO IS COVERED)

- The Roman Catholic Diocese of Trenton, its successors or assigns; agencies, subsidiaries, affiliates, institutions, and societies owned by or operated by the Diocese. *The Diocese must have an insurable interest or a contractual obligation for named insured status to apply.*
- Employees and Volunteer workers of the Diocese while acting within the scope of their duties
- Additional Insureds – those persons for whom the Diocese has agreed in writing to provide protection. The amount of insurance provided to the additional insured will not exceed the agreed amount or the policy limit, whichever is less.
- Appointed or elected trustees, directors, council members, or board members in any parish, cemetery, school and other diocesan or religious trust entity, which is connected, associated or affiliated with the Diocese for any wrongful acts while acting in their assigned capacity.

## WHAT IS COVERED

Bodily Injury and Property Damage arising from:

- General Liability
- Personal Injury Liability
- \$5,000 Medical Payments to Others (Out of Pocket Expenses)
- Employee Benefits Liability
- Directors and Officers, Errors and Omissions, and School Board Liability
- Limited Professional Health Care Service coverage (School Nurses)
- Misconduct
- **Drones (remotely operated aerial vehicles) are specifically excluded from coverage.**

## COVERAGE LIMITS: Policy SIR \$250,000

COVERAGE	AGENCY, PARISH & SCHOOL DEDUCTIBLE
General Liability	\$500
Personal Injury	\$500
Medical Payments to Others	\$500
Directors & Officers	\$500
School Board Legal Liability	\$500
Errors & Omission	\$500

Commercial general liability coverage insures the Diocese against accidents and injuries that might occur to a third party on its premises. It will insure the Diocese against any third-party claims for bodily injury or property damage, medical expenses accruing to the underlying incident, the cost of defending lawsuits including investigations and settlements, and for any payments the Diocese is legally obligated to make. The policy never covers intentional and fraudulent acts.



## DEDUCTIBLE

Each Insured location under the program is \$500 per occurrence for General Liability losses.

## FREQUENTLY ASKED QUESTIONS

### What is a “Certificate of Liability Insurance” and how do I get one?

- A certificate of insurance, **proof of coverage** provides evidence of the types and amounts of insurance you currently maintain to the “certificate holder” requesting such evidence. It is not uncommon for an organization to request a certificate if you plan to utilize their facilities. Please utilize the **Certificate of Insurance** section included herein or refer to the Diocese of Trenton Risk Management website at [www.dotinsurance.org](http://www.dotinsurance.org) for specific information on how to request a certificate of insurance for your location.

### What does it mean to provide someone with “Additional Insured” status?

- To name an organization as an **“Additional insured”**, you are affording them essentially the same coverage and protection as the “Named Insureds”, but they are not obligated to make any premium payments or warranties to the insurance company. Additional insureds are entitled to defense costs and loss payments relating to claims made under that policy. **Never give an outside party this status unless there is a contractual obligation to do so. A copy of the contract, agreement, or governing document must be provided to the Insurance Broker for the Diocese of Trenton, WTW and the office of Risk Management in advance of the issuance of the request for “Additional Insured” status.**

### What does it mean to request “Additional Insured” status from a third party?

- The reason you would request to be named as an additional insured on the insurance policy of another entity is to be included as **a contractual requirement or to define a relationship** whereby you may be allowing a third party to use your facility. **A site “LICENSE” use agreement prepared by the Office of Risk Management is required if you lease, rent or provide facility use including at no charge to an unrelated third party.** You would be seeking to “transfer” any liability to the third-party entity that would be using your facility and controlling the events during such usage. This is not an uncommon practice and makes good business sense. **Most insurers will not grant this status unless there is a contractual obligation to do so with limits of coverage specified.** When requesting additional insured status from a vendor or contractor the Named Additional Insured are the pastor (by name) the church (by name) the Diocese of Trenton and the Most Reverend David M O’Connell C.M. Bishop of Trenton with liability coverage to be primary and non-contributory with a waiver of subrogation in favor of the parish and the diocese.

### Are we covered if we are involved in an offsite activity?

- As long as it is a parish/school/Diocesan location sanctioned event, your coverage would apply.

### During our Saturday picnic, adults are free to bring alcoholic beverages.

- Event Insurance is required for **EVERY EVENT WHEN ALCOHOL IS SERVED.**

### During our fundraiser, we plan to sell alcoholic beverages.

- **While the Diocese has “Host” liquor liability for incidental exposure, when alcohol will be distributed, consumed or “sold”, a Special Event policy should be put in place. Refer to the Special Events section for further information.**



**My parish is the host of a Knights of Columbus Council. Do I need to get a certificate of Insurance from the Council?**

- The Knight of Columbus Council must provide a certificate of Insurance naming the pastor, parish, diocese and bishop as additional insured as noted above if meetings or events are held on church property. The Knights of Columbus Council must enter into a Use Agreement “License Agreement” with the parish in order to establish the contractual obligation necessary to obtain the additional insured status required on the certificate. All Knights of Columbus Councils that meet or are hosted by a parish must provide a COI annually.

**My parish is the host of a St Vincent DePaul Society Conference and Food Pantry. Do I need to get a certificate of Insurance from the Conference?**

- The SVDP Conference or Council operating on parish property must provide a certificate of Insurance naming the pastor, parish, diocese and bishop as additional insured as noted above if meetings or events or food pantry operations are held on church property.

**The Wedding Party wishes to use a Drone to film the arrival and departure at the church.**

- The use of Drones on church and school property is strictly prohibited for any purpose that is considered non-essential to the operation of any Diocesan entity. Under certain circumstances a licensed and insured third party contractor that fully indemnifies the parish, school, organization, agency and diocese may utilize a drone to provide an assessment of building or site conditions that would be dangerous by other means or not practical given the scope of the required survey. Any questions regarding the use of a drone on church, school, cemetery or diocesan insured properties should be directed to the office of Risk Management.

**The adult coaches and volunteers of my parish’s Athletic Association formed several teams to play basketball after CYO basketball practices. Do they need to form a league and get insurance naming the parish as Additional Insured.**

- Although the parish may not always charge a fee for the coaches and volunteers to use church property (gym) the group is not a parish ministry and must form an association in order to obtain liability insurance naming the parish and diocese as additional insured. It is also essential the a “USE” License Agreement be executed with the parish in order to establish the contractual obligation necessary to obtain the additional insured status required for the certificate of insurance.

**The Altar Rosary Society is hosting a Christmas Craft Show as a fundraiser to support annual operations and church needs. What Insurance is required?**

- All vendors are required to provide a certificate of insurance naming the pastor, parish, Diocese and Bishop as additional insured in accordance with Diocesan policy. All vendors must also provide proof of Workers Compensation in the state of New Jersey to statutory limits. When a vendor does not have WC insurance (sole proprietor) a Hold Harmless agreement is required. Events that are open to the public and not services provided by the church to the community are not exempt from purchasing Special Event Coverage even if hosted by a Church Ministry, School or other organization operating as an approved organization of the church. It is also essential that all vendors execute a “USE” License Agreement with the parish in order to establish the contractual obligation necessary to obtain the additional insured status required for the certificate of insurance.



# AUTOMOBILE COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of Automobile Liability and Physical Damage, including Personal and Bodily Injury, which covers all Diocesan Insured entities and applies on a per occurrence basis with a maximum aggregate limit of liability.

## NAMED INSURED (WHO IS COVERED)

**Diocese of Trenton Self Insured State of New Jersey Policy SI-54  
(Insurance Code 183 for online vehicle registration)**

- The Roman Catholic Diocese of Trenton, its parishes, agencies, schools, institutions and designated religious organizations. The officers, members, employees, volunteers and parishioners individually, while engaged in any capacity on behalf of any parish, school or other entity of the Diocese.

## TYPES OF AUTOMOBILES COVERED

- Private passenger, commercial or business vehicles registered to parishes, organizations, agencies or institutions of the Diocese of Trenton.
- Certain loaned, borrowed, rented or leased vehicles if operated by a **named insured**.
- When accepted, certain private passenger automobiles of individual priests are covered. Priests are limited to one personal vehicle that must be registered in the name of the priest applying for coverage.

## WHAT IS COVERED

### AUTOLIABILITY

The policy will pay sums a covered person becomes legally obligated to pay because of bodily injury or property damage that involves a covered auto. In addition, the policy will cover defense costs associated with allegations arising from a covered event.

### PHYSICAL DAMAGE

Collision includes the covered auto's collision with another vehicle, property owned by others, or its overturn. Comprehensive includes all other causes of loss (except for policy exclusions such as wear and tear, mechanical breakdown, freezing, tire blowouts or other road damage to tires).

COVERAGE	LIMITS
Liability	POLICY LIMIT
Personal Injury Protection	\$250,000 as required by the No-Fault Act AICRA Act of 1998
Uninsured/Underinsured Motorist	POLICY LIMIT
Physical Damage Comprehensive Collision*	Actual Cash Value of Loss less \$500 Deductible* Actual Cash Value of Loss less \$500 Deductible* * Priests: Deductible waived except for AT FAULT ACCIDENTS.or DRIVEN BY OTHERS **AT FAULT DEDUCTIBLE \$1,500 Driven by others (not employees) \$2,500
AT FAULT DEDUCTIBLE**	
Rental Reimbursement	To a maximum of \$50 per day To a maximum of \$1500 per accident



## UNINSURED / UNDERINSURED PROTECTION

Liability Coverage which responds in the event of an auto accident and the at-fault party is without insurance or if the at-fault party does not have enough insurance to pay for the resulting damage.

## RENTAL REIMBURSEMENT

Up to a maximum of \$50 per day

Up to a maximum of \$1500 per accident

## DEDUCTIBLE: Policy SIR \$250,000

The Deductible for each insured person under the program is only \*\$500 per occurrence for each Auto loss, except Priests (active & retired) who have no deductible except in the event that they lend a vehicle for other than church or diocesan business which will incur a deductible of \$2,500. **When renting a vehicle, the “CDW” Collision Damage Waiver or “LDW” Loss Damage Waiver must be purchased from the car rental agency.** The Liability coverage should not be purchased from the car rental agency unless rented outside of the United States.

## FREQUENTLY ASKED QUESTIONS

**I am a Priest with the Diocese of Trenton. I am purchasing a personal vehicle for my personal use and daily travel needs. Will the Diocese Automobile Insurance cover it?**

- Yes. Be sure to complete the Auto Information Form in the Appendix and send to Porter & Curtis per the instructions on the form. **When purchasing a car: Call 484-445-7174** to obtain an Insurance Card and Certificate of Insurance if needed for a lease or financed purchase.

**Are employees covered while driving a Diocesan covered vehicle?**

- Yes, if they are licensed drivers and you have given them direct permission to drive the vehicle. Insured vehicles owned by priests, parishes, schools, cemeteries and other diocesan insured entities should only be driven by employees for the purpose of school, parish or diocesan business. Use of diocesan insured vehicles by anyone other than the owner for any purpose other than church/school/diocesan business is prohibited. **Church/School owned vehicles are to be garaged on the premises and are not to be used for transportation to and from an employee's residence during off hours.**

**When renting a vehicle, should the additional liability and physical damage coverage offered by the rental car company be purchased?**

- Physical Damage “CDW” or “LDW” - YES! Many credit card companies will cover the vehicle for damage if you rent the car using their card. We recommend you call your credit card company first to verify if they will cover the damage if you use their card to pay for the rental. When renting a vehicle, the CDW (Collision Damage Waiver) should be purchased. Do not purchase additional liability coverage unless renting outside of the United States.

**Does the Diocesan automobile liability and physical damage coverage extend to employees or volunteers who may be using their own personal vehicles if they are involved in an accident arising out of and in the scope of their employment?**

- Both auto liability and physical damage follow the car, not the driver, therefore the employee or volunteer's automobile coverage would be primary.



**I am a Priest with the Diocese of Trenton. I am renting a vehicle when I return home to Brazil next month on vacation. Will the Diocese Automobile Insurance cover me and the rental car?**

- Yes, but you must also purchase the additional Loss Damage Waiver and Liability coverage offered by the rental company when renting any vehicle outside of the United States.

**My parish school is hosting an outing for its kids. Can we rent shuttle buses or vans to transport kids to activities?**

- Best practice for outing transportation should be provided by a service that specializes in transporting people. 15 passenger vans are NEVER recommended for use. An insurance certificate from the transportation company must be received and must show liability limits of a minimum of \$1,000,000 for general liability and \$10,000,000 required for auto liability insurance. *Auto liability insurance must be included.* Proof of workers compensation insurance coverage is required when a service is contracted. The certificate must also show as “additional insured” the Parish, the Pastor, the Diocese of Trenton and Most Reverend David M. O’Connell C.M. Bishop of Trenton.

**The parish has organized a property clean-up day. Is a volunteer allowed to use the parish van to pick up supplies at Home Depot?**

- No, volunteers are not allowed to drive vehicles owned, operated or insured by the Diocese of Trenton. Only authorized employees and clergy members operating personally owned vehicles insured under the Diocese of Trenton Self-Insured Automobile Insurance program.



# WORKERS COMPENSATION COVERAGE

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 benefit payable is in accordance with the Statutes of the State of New Jersey.

## WHO IS COVERED

### Roman Catholic Diocese of Trenton ID# WR-3

- Employees are covered as more fully defined in the New Jersey statute relating to the Workers Compensation Act (Article 34:15-36) if they perform services for wages and their injuries arise out of and in the course of employment.

**NOTE: Coverage does not extend to contractors, third-party vendors or volunteers.**

## WHAT IS COVERED

Workers Compensation provides medical and wage loss benefits for work related injuries or illnesses. Types of coverages provided include:

- Medical Expenses including all necessary medical treatment and hospitalization services are covered in full.
  - ❖ Except for emergency treatment involving life, limb or eyesight the **CARE 24 Nurse Triage Benefit 1-855-347-7334** should be utilized for Workers' Compensation injuries to obtain the proper medical care and referral. When you contact **CARE 24** they will direct appropriate coverage and contact the claims administrator. Visit the **Diocese of Trenton Insurance website [www.DOTInsurance.org](http://www.DOTInsurance.org)** and view the web presentation on CARE 24.
- Temporary Disability Income
  - ❖ When a work-related accident results in a disability, temporary benefits are payable retroactive to the first day of lost time. The employee will remain on the employer's (Parish/School/Cemetery/Organization/Agency) payroll for the disability period up to 12 weeks at the average weekly wage. After which the employee must be removed from payroll and paid disability through the Workers' Compensation Claims Administrator (PMA).
  - ❖ Temporary Disability Benefit for Workers Compensation is 70% of the injured employee's average weekly wage, subject to New Jersey maximum and minimum – 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.**
- Permanent Total Disability Income
  - ❖ Payable when an injury is permanent in nature and total in character.
  - ❖ Permanent Total Disability benefits are 70% of the injured employee's average weekly wage, subject to NJ minimum and maximum per week: 2024 minimum \$302 maximum \$1,131; 2025 minimum \$309 maximum \$1,159
- Permanent Partial Benefits and Death Benefits
  - ❖ Payable when an injury is partial in character and permanent in quality. Benefits are based on a percentage of impairment that is applied to a schedule of injury benefits published by the New Jersey Department of Labor.
  - ❖ Death Benefits are payable to the employee's spouse, children or other dependents as defined by law, if the workers compensation injury results in death. Benefits include weekly payments to dependents for a defined period of time as well as funeral expenses.



## **DEDUCTIBLE: Policy SIR \$1,000,000**

There is NO parish, school or organization deductible for Workers Compensation.

## **FREQUENTLY ASKED QUESTIONS**

### **Are religious employees covered by Workers Compensation?**

- Yes, religious employees are covered if the injuries arise out of and in the course of their employment.

### **Are employees covered by Workers Compensation while traveling to and from work?**

- Not typically. Exceptions might be made if an employee was traveling to and from a non-employer owned location (for example to a seminar or offsite visit which is work-related and directed by the Diocese).

### **I am volunteering for the church. Am I covered by their Workers Compensation?**

- No.

### **Are full time 1099 Diocesan contract employees covered by Workers Compensation?**

- While independent contractors are not typically considered employees and not normally covered by workers compensation, Diocesan contracted 1099 full time staff will be considered to be employees and covered by workers compensation under certain circumstances and coverage must be determined prior to hiring.

### **Are religious employers subject to recordkeeping and reporting requirements under OSHA Regulations?**

- No, religious organizations are not subject to the recordkeeping and reporting requirements of OSHA. Although religious and certain other employers are exempt for 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.**

### **Does FMLA Leave apply to a Workers' Compensation work absence?**

- Yes, FMLA Leave runs concurrent with all work leave absences. The FMLA Leave paperwork must be processed in a timely fashion.

### **Are employees covered by Workers Compensation while in the church office parking lot prior to starting their workday or after their workday is concluded?**

- 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.





## Care 24 Resource Guide Injured at Work?

Information	Instructions- Workers' Compensation Injury Assistance
<b><u>TO SPEAK WITH A NURSE ABOUT A WORK- RELATED INJURY OR ILLNESS CALL:</u></b>  <b>1-855-347-7334</b>  <b>24 HOURS PER DAY/365 DAYS PER YEAR</b>	<p>If an employee has sustained a work-related injury that is not life, limb or eyesight threatening call the PMA Care 24 service and speak with a nurse at:</p> <p style="text-align: center;"><b>1-855-347-7334</b></p>
<b><u>INSTRUCTIONS FOR EMPLOYEES REGARDING PROCESS WITH THE NURSE:</u></b>	<ul style="list-style-type: none"><li>• Please inform the nurse of any language needs; bilingual nurses are available; Spanish and English. Other languages: the nurse will bring in an interpreter prior to speaking with the employee</li><li>• The nurse will ask questions to rule out an emergency. If the nurse does assess a life, limb or eyesight threatening situation, they may request assistance in getting Emergency Medical Services.</li><li>• The nurse will complete an assessment and recommend self-care or medical treatment.</li></ul>
<b><u>AFTER THE EMPLOYEE SPEAKS WITH THE NURSE:</u></b>	<p>Once the employee has completed their call:</p> <ul style="list-style-type: none"><li>• The employee should notify supervisor</li><li>• The supervisor will complete internal incident report required per Diocese of Trenton policy.</li></ul>
<b><u>TO GET A PRESCRIPTION FILLED:</u></b>	<p>If medication is needed, the nurse will provide a short list of area pharmacies. The employee should use their social security number and group # KVQA.</p>



# EXCESS WORKERS COMPENSATION & EMPLOYERS LIABILITY COVERAGE

The coverage provided by the Diocese of Trenton incorporates Employers' Liability insurance and Statutory Excess Workers Compensation Coverage.

## NAMED INSURED (WHO IS COVERED)

- The Roman Catholic Diocese of Trenton, its successors or assigns; agencies, subsidiaries, affiliates, institutions, and societies owned by or operated by the Diocese.

## WHO IS COVERED

- Any covered Diocesan entity approved by the Diocese of Trenton.

## WHAT IS COVERED

- Employer's Liability provides coverage for situations arising out of employment where employees are injured for liabilities other than workers compensation.
- Excess Workers Compensation provides medical and wage loss benefits for work related injuries or illnesses after a specified per occurrence retention or limit has been met.

## DEDUCTIBLE: Policy SIR \$1,000,000

There is NO deductible for Excess Workers Compensation or Employer Liability Coverage after the self-insured retention of \$1,000,000 is satisfied.

## FREQUENTLY ASKED QUESTIONS

### Does this take the place of the New Jersey self-insured Workers Compensation?

- No. The Employer's Liability and Excess Workers Compensation coverage will apply excess of the self-insured New Jersey Workers Compensation coverage.

### How will we know if we have an Employer Liability claim?

- If you receive any third party demands for compensation as related to a Workers Compensation claim, submit the claim at once to PMA, per the claim reporting procedures section of this manual.
- Any notice of lawsuit related to Workers' Compensation should be immediately directed to either:

**Joseph Cahill 609-403-7189**, Director Risk Management

**Joseph Bianchi 609-403-7208**, Chief Administrative Officer



# CYBER LIABILITY COVERAGE

The insurance program provided by the Diocese of Trenton incorporates a blanket limit of Cyber Liability, which covers all Diocesan Insured entities and applies on a Per Occurrence, Discovery and Claims Made basis with a maximum aggregate limit of liability. Timely notification related to Personally Identifying Information (PII) that has been compromised, is regulated by State and Federal Law. Failure to investigate, verify the suspected PII breach and notify victims and regulators is subject to criminal and civil penalties. A Cyber Breach involving PII is a very serious criminal matter that may involve investigation by the State Police, the State Attorney General, the FBI and other Federal Agencies.

## NAMED INSURED (WHO IS COVERED)

- The Roman Catholic Diocese of Trenton Parishes, Schools and Agencies

## WHAT IS COVERED

- Third Party Loss Resulting from a Security or Data Breach
- Direct First Party Costs Resulting from a Breach
- Lost Income & Operating Expenses Resulting from a Security or Data Breach
- Threats to Disclose Data or attack a system to extort money
- Online Defamation & Copyright Trademark Infringement

## COVERAGE LIMITS

COVERAGE	AGENCY, PARISH & SCHOOL DEDUCTIBLE
Security & Privacy Liability	\$100,000
Media Content	\$100,000
Event Management	\$100,000
Cyber Extortion	\$100,000
Reputation Guard	\$ 5,000
Regulatory	\$100,000

## DEDUCTIBLE: Policy SIR \$100,000

**Each Insured location under the program is \$100,000\* per occurrence for Cyber Liability losses.**

*\*Any entity in full compliance with the cyber security guidelines of the Diocese of Trenton is eligible for a reduction in the deductible amount if it can be demonstrated that best efforts were employed with compliance and cooperation regarding recommendations and implementation of security protocols including the deployment of hardware and software upgrades. Participation in the BlueVoyant active security management program is required for consideration in the reduction of the deductible. All business e-mail accounts and network access, including remote, must utilize Multifactor Authentication.*

## FREQUENTLY ASKED QUESTIONS

**What are examples of a Network Security Breaches?**

- A hacker accesses your computer system to release sensitive customer data and the customer, whose data has been released, alleges damages
- A hacker accesses your network and transfers money you are holding for a third parties to his private bank account
- An employee loses a laptop that contains sensitive information about parishioners, students, parents, employees, etc. The information is released to the internet and damages are alleged.
- Any breach or suspected breach must be reported immediately to Joseph Cahill **609-403-7189** or Joseph Bianchi **609-403-7208**
- All incidents of Ransomware must be reported immediately to the Director of Risk Management and the Director of Computer Services at the Chancery Office



# SPECIAL EVENTS COVERAGE\*

**In order to transfer the risk associated with short-term rentals of Diocesan facilities, the Diocese requires that the party renting the facility (the “Tenant User”) maintain Liability Insurance in the amount of at least \$1,000,000. There are two options:**

- If the Tenant User does maintain their own insurance they will need to provide you with a Certificate of Insurance evidencing at least the \$1,000,000 per occurrence, \$2,000,000 in the aggregate General Liability Limit and will need to include the Parish, the Pastor, the Diocese of Trenton and Bishop David M. O’Connell C.M., as well as show the location where the event is going to be held, as Additional Insureds for the date(s) specified. Additional Insured liability coverage must be primary and non-contributory with a waiver of subrogation in favor of the parish and diocese. A “USE” License Agreement between the Tenant User and the Parish is required to create the contractual obligation necessary to obligate Additional Insured status for the parish and diocese.
- If the Tenant User does NOT maintain their own insurance, at their option the Tenant User can purchase the coverage through the Diocese program, which can provide the application for submission to the insurance company on behalf of the Tenant User.

Note that coverage is required when a person has requested to use a diocesan location/facility for a non- parish/non-school sponsored event only. **All parish/school sponsored events (operated by school/parish personnel only) are covered by the Diocese of Trenton’s liability program however any parish/school sponsored event that includes outside vendors, serves or allows alcohol consumption is required to purchase special event insurance including the **host liquor liability coverage**.**

*\* Please refer to the Important Insurance Reference Forms of this manual for more details on the purchase of this coverage. (Page 40)*

## WHO IS COVERED

The tenant user of the facility

The Owner or Lessee of the premises

The Diocese of Trenton as an additional insured

## WHAT IS COVERED

The liability coverage pays for legal obligations arising out of negligent actions that affect third parties in the following areas;

- General Liability, including bodily injury, property damage and personal injury emanating from liability imposed by law or assumed by contract.
- Liquor Liability for damages emanating from the distribution or sale of alcoholic beverages

COVERAGE	LIMITS
General Liability, Liquor Liability	\$1,000,000 (Aggregate per Event)
Deductible	\$250 Payable by the Tenant should a loss or claim occur

## RATES

For One Time Special events lasting up to 72 hours at a flat rate of \$125 per event and

For Recurring Event Fee Rates Information - See the Tenant Users Liability Insurance Program Recurring Event Fees on next page.



Diocese of Trenton – Tenant Users Liability Insurance Program Meeting Rate Schedule Effective 03/01/2024 – 03/01/2025 <b>Recurring Event Type/Frequency *Requires Use Agreement</b> <b>Liquor Liability Included – Sporting Events Excluded</b>		<b>3/1/2025</b> <b>*Annual Rate</b>
Meetings - <b><u>One Non-regularly Scheduled Meeting</u></b> - 1-1,500 participants		\$125.00
Meetings - <b><u>Monthly</u></b> - 1-125 participants		\$250.00
Meetings - <b><u>Monthly</u></b> - 126-500 participants		\$375.00
Meetings - <b><u>Semimonthly</u></b> (twice a month) - 1-150 participants		\$275.00
Meetings - <b><u>Semimonthly</u></b> (twice a month) - 151-250 participants		\$425.00
Meetings - <b><u>Weekly</u></b> - 1-125 participants		\$375.00
Meetings - <b><u>Weekly</u></b> - 126-250 participants		\$600.00
Meetings - <b><u>Twice a week</u></b> - 1-125 participants		\$1050.00
Meetings - <b><u>Twice a week</u></b> - 126-250 participants		\$1250.00

**Parades, casino and lounge shows, scavenger hunts, political events and animal events have a minimum, one-time rate of \$450.00. Picnics – under 100 people \$150.00; 500 people \$250.00 more than 500 people \$450.00**

### **FREQUENTLY ASKED QUESTIONS**

**Our parish is hosting the annual picnic on Saturday at a local park and serving alcohol to the adults. There is no permission needed to use the picnic area at the park or laws against open containers at the park. Do we purchase this Special Event Coverage?**

- If the event is taking place at a premises not included on the Diocesan insured location schedule, and it is a parish/school sponsored event, coverage is provided by the Diocese of Trenton liability program. However, all vendors providing food, drinks, or alcoholic beverage must provide you with a certificate of insurance evidencing at least \$1,000,000 General Liability limit and will need to include the Parish, the Pastor, the Diocese of Trenton and Bishop David M. O’Connell C.M., as well as show the location where the event is going to be held, as Additional Insured’s as well as proof of Workers’ Compensation coverage to statutory limits in the State of NJ. Any event with outside vendors must comply with insurance requirements and the parish/school/organization must purchase Special Event Insurance if the event is open to the public.

### **Are sporting events covered by Special Events Coverage?**

- **Sporting Events and mechanical amusements are not covered.** Coverage for spectators at sporting events are covered. For a list of other excluded activities please contact Sherrie Sporek 609-303-7149 or Margaret Dziminski 609-403-7170 in the Chancery Office. [sspore@dioceseseoftrenton.org](mailto:sspore@dioceseseoftrenton.org) or [mdzimi@dioceseseoftrenton.org](mailto:mdzimi@dioceseseoftrenton.org) There are insurance brokers that can provide special event coverage for sporting activities including sports leagues. Contact Joe Cahill for additional information. 609-403-7189

### **How do I get Special Event Coverage?**

- contact Sherrie Sporek 609-303-7149 or Margaret Dziminski 609-403-7170 in the Chancery Office. [sspore@dioceseseoftrenton.org](mailto:sspore@dioceseseoftrenton.org) or [mdzimi@dioceseseoftrenton.org](mailto:mdzimi@dioceseseoftrenton.org)



# STUDENT ACCIDENT COVERAGE

In order to ensure that all students and other youth participants who are involved in events sponsored by the Diocese of Trenton are protected in the event of an occurrence requiring medical care, the Diocese provides “Student Accident” coverage to fill any gaps which might exist if their own personal medical coverage is either inadequate or non-existent.

## WHO IS COVERED?

- All students enrolled in Diocesan schools (includes pre-K through 12th grade), CCD students and CYO members. Effective 8/1/2023, Student Accident coverage will be extended to all participants of Summer Camps operated by Diocese of Trenton schools on school property even if they are not registered in a parish or school of the Diocese of Trenton. For questions on coverage please call Joe Cahill 609-403-7189

## WHAT IS COVERED\*

- All usual and customary medical costs, excess of any other valid and collectible insurance, for covered injuries and events subject to policy limits.
- Covered events include all covered injuries occurring:
  - ❖ While traveling directly to and from school
  - ❖ At school
  - ❖ While participating in any school, CCD, CYO, Summer Camp\*\* or parish youth ministry sponsored and supervised activities on and off school premises. (\*\*effective 8/1/2023)

COVERAGE	LIMITS
Interscholastic Athletic Injury	\$5,000,000 Maximum benefit for expenses incurred within 10 years of the date of injury.
Non-Athletic Injury	\$1,000,000 Maximum benefit for expenses incurred within 5 years of the date of injury

*\*Coverage is offered on a Full Excess Basis which means that benefits are paid only for those medical expenses that are NOT covered by other applicable personal or group insurance plans, or Health Maintenance Organizations or similar organizations.*

**Note:** Claim forms must be mailed to the claim administrator (**Bollinger Inc.**) within 90 days of the date of the Accident for coverage to apply. See Appendix for further details/contact information.

**Claim Forms – PDF Fillable are available at [www.dotinsurance.org](http://www.dotinsurance.org) Forms Tab**

## FREQUENTLY ASKED QUESTIONS

### Does the Student Accident Insurance take the place of Health Insurance?

- No. Student Accident Insurance is catastrophic insurance for accidental injuries. It does not cover sickness as well as preventative medical or dental. The insurance covers out of pocket medical expenses not covered by the parent/guardian health insurance program.

### How is our school charged for the Student Accident Insurance?

- Student Accident Insurance is rated off an estimated number of students for the upcoming school and policy year.

### How is a claim form filed?

- The School administration must complete Part I of the claim form with authorized signature and provide the form to the parent/guardian to complete Part II and submit, with required medical expense documentation, to Bollinger.



# CLAIM REPORTING CONTACTS & PROCEDURES

## PROPERTY

Claim Administrator:  
PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

**When a loss occurs:** Submit as much information as possible as soon as practical. [Late claim reports can be denied](#). Make emergency repairs if necessary and save all damaged parts for the adjuster to inspect if necessary. Obtain estimates and police reports.

## BOILER & MACHINERY

**Claim Administrator:**  
Hartford Steam Boiler  
Claims Hotline: 888-HSB-LOSS (888-472-5677).

**When a Loss Occurs:** Submit as much information as possible as soon as practical. [Late claim reports can be denied](#). Make necessary emergency repairs and save all damaged parts for the adjuster to inspect.

## CRIME

**Report claims or suspicion of wrongdoing immediately upon discovery to:**

Chancery  
701 Lawrenceville Road  
Trenton, NJ 08638  
Contact Person: Joseph Bianchi, SPHR  
Chief Administrative Officer  
Telephone: (609) 403-7208

**When a Loss Occurs:** Submit as much information as possible as soon as practical. [Late claim reports can be denied](#).

## EMPLOYMENT PRACTICES LIABILITY

You must report your intentions to the Diocesan Human Resource Department PRE-TERMINATION in order to recognize the lower \$85,000 per occurrence deductible. If you do not report prior to termination, the deductible in the event of a later claim will increase to \$100,000 per occurrence.

**Claim Administrator:**  
PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

**When a Loss Occurs:** Submit as much information as possible as soon as practical. [Late claim reports can be denied](#).



## GENERAL LIABILITY

### Claim Administrator:

PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

**When a Loss Occurs:** Submit as much information as possible as soon as practical. Late claim reports can be denied.

Seek medical attention immediately if an injury occurs on insured premises and keep a record of occurrence including dates, times, incident specifics and witnesses for future reference. Photos of area where injury occurred would be helpful if you are able to obtain them as well as names and contact information for all witnesses.

## AUTOMOBILE LOSSES

### Claim Administrator:

PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

**When a Loss Occurs:** Submit as much information immediately following a loss. Late claim reports can be denied.

Obtain a copy of the police report and keep the names and addresses of involved parties and witnesses. Obtain at least one estimate of repair for damage to the vehicle.

## WORKERS' COMPENSATION/EMPLOYER LIABILITY

### Claim Administrator:

PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

### When a Loss Occurs:

**PMA CARE 24 Nurse Line 1-855-347-7334**

**All call must go to PMA CARE 24 Nurse Line unless the injury threatens life, limb or eyesight.**

If reported to Care 24 all the forms will be generate by Nurse Triage

If CARE 24 is not utilized the following form must be generated:

- State of New Jersey Employers' First Report
- Employees Report
- Supervisor's Report

**When a Loss Occurs:** Submit as much information immediately following a loss. Copies of forms are contained in the Appendix Section B.



## REPORT TO OSHA

- Any Workers' Compensation Injury that results in a death, amputation, loss of an eye or inpatient hospitalization must be reported immediately to the local OSHA Office in Marlton, New Jersey during normal business hours at 856-596-5200. If there is no answer, do not leave a message on voice mail. Hang up and dial OSHA at 1-800-321-6742. A death must be reported within 8 hours. An inpatient hospitalization or other serious reportable injury must be reported within 24 hours.
- Any injury reported to OSHA must also be immediately reported to Joe Cahill (609)-403-7189 (o) or (732)-284-1600 (c) or Joe Bianchi (609)-403-7208 (o) or (732)-267-0381 (c) and PMA (800)-482-9826

## EXCESS WORKERS' COMPENSATION OR EMPLOYER'S LIABILITY

### Claim Administrator:

PMA Management Corp.  
PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547  
Telephone: (800) 482-9826  
Fax: (856) 727-3186

**When a loss occurs:** Submit as much information immediately to the Director of Human Resources. You must comply with requests for any and all information you are able to obtain. FMLA runs concurrently.

## STUDENT ACCIDENT

### Claim Administrator:

#### Bollinger Specialty Group

200 Jefferson Park, Whippany, NJ 07981  
Telephone: (973) 921-8013 – Alyssa Noorman

**When a loss occurs:** Forms can be provided to the parents/guardians by the schools or found online at [www.dotinsurance.org](http://www.dotinsurance.org) (Report a Claim tab) and submitted to AG-Specialty Insurance [claims@agadm.com](mailto:claims@agadm.com) per the claim form instructions.

## SPECIAL EVENTS

### Report claims to:

Chancery  
701 Lawrenceville Road  
Trenton, NJ 08638  
Contact Person: Sherrie Sporek & Margaret Dziminski  
Telephone: (609) 403-7149 & (609) 403 7170

## CYBER LIABILITY

### Report claims to:

Chancery  
701 Lawrenceville Road  
Trenton, NJ 08638  
Contact Person: Joseph Cahill, Director Risk Management  
Telephone: (609) 403-7189



# LOSS PREVENTION & SAFETY

**The concept of loss prevention is based on the principle of preventing injuries to persons, the conservation of property, and promoting the well-being of the individual and the Diocese – Parish – School – Ministry - Organization. It also involves instilling in the individual a personal concern for the protection of life and property.**

No phase of administration or operations is of greater importance than safety and loss prevention. Accidents that result in personal injury and damage to property represent needless waste. Therefore, it is the policy of the Diocese of Trenton to maintain all property free of unnecessary hazards and to conduct all operations safely, thereby avoiding injuries to persons and damage to property. **The Diocese of Trenton and its churches, schools, cemeteries agencies and organizations are not exempt from the OSHA General Industry Standards Rules and Regulations even though the Diocese is partially exempt from many of the OSHA recordkeeping and reporting requirements.**

Planning for loss prevention shall start with the design and continue through purchasing, operation and maintenance of all Diocesan facilities and locations. All practical steps must be taken to maintain safe and healthful buildings and properties.

In addition, loss prevention measures shall be integrated at all times with operating functions.

**All supervisory personnel are responsible for the prevention of losses on operations under their direction.**

## LOSS PREVENTION RESPONSIBILITIES GUIDANCE

The responsibility for loss prevention is rested in Diocesan and local (parish, school, ministry, organization, etc.) management with each level of management being accountable to its superior for its performance in this vital area.

**At the same time, each employee has a responsibility not only for his or her safety, but for the safety of fellow employees, school children, parents and all parish members.**

Loss prevention responsibilities include the following:

### ▪ DIOCESE

The Diocese has the ultimate responsibility for the loss control program and its participation is most important. Diocesan participation includes the following:

- ❖ Integrating safety and loss control in its daily operations and the operation of the parishes, schools, cemeteries ministries and organizations of the Diocese of Trenton.
- ❖ Promote the necessity for loss control responsibility throughout all levels of management within the Diocese of Trenton.
- ❖ Consider safety performance and loss control an important factor in the evaluation of subordinate's performance.

### ▪ PASTOR AND DIOCESAN DIRECTOR

For loss prevention to be effective, the Pastor or Diocesan Director at each location have a responsibility:

- ❖ Require that each level of management reporting to him/her carry out their loss control responsibilities.
- ❖ Use safety performance as one important consideration in the annual evaluation of subordinates' performance.



- ❖ Review and critique accident investigation reports for completeness.
- ❖ Require supervisory reports following the safety inspections of their areas.
- ❖ Review and discuss loss prevention problems during periodic staff meetings.

▪ **SCHOOL PRINCIPAL**

- ❖ Take safety performance into consideration in evaluating overall performance of each teacher or other person reporting to him or her.
- ❖ Insist that each teacher follows through on all assigned safety responsibilities and sets a good example for other teachers, parents and students.
- ❖ Determine that emergency fire and evacuation programs are properly organized, coordinated with local town authorities and maintained at a good operating level.
- ❖ Review and discuss loss prevention programs and problems during staff meetings.
- ❖ Comply with all government and regulatory requirements including site safety and life hazard registrations
- ❖ **CONCUSSION REPORTING: Institute a reporting and follow up procedure for all potential concussion injuries and institute a return to play (RTP), return to academic and physical activity protocols as an actively managed policy with notification to the office of Risk Management of all suspected concussions and ultimate return to normal activity. IMPACT Testing should be considered for all sports activity programs.**
- ❖ Follow up on all suggestions, recommendations and complaints.

▪ **SUPERVISOR OF MAINTENANCE**

- ❖ Investigate all serious accidents in his/her area of responsibility. (All accidents requiring outside medical attention are considered serious.)
- ❖ Maintain an effective fire prevention system in all facilities under his/her jurisdiction.
- ❖ Train and motivate employees to perform operations in a safe and effective manner.
- ❖ Continually observe operations and facilities for unsafe acts and unsafe conditions and take immediate correction action when required.

▪ **EACH EMPLOYEE**

This includes each teacher, clergy/religious, each maintenance man/woman, each custodian and every other member on the parish staff. These responsibilities are for the benefit of all employees, school children, parents and members of the parish:

- ❖ Report all unsafe acts and unsafe conditions to higher supervision.
- ❖ Report all accidents or injuries immediately.
- ❖ Perform all work in as safe a manner as possible.
- ❖ Be familiar with and abide by all parish safety rules and regulations.

## **ACCIDENT INVESTIGATION**

Accident investigation is comprised of two separate and distinct parts. The first part covers the actual management and payment of a claim. The “Claims Reporting Procedure” in this manual must be followed completely. The loss adjuster will determine insurance program coverage and administer the claim.

The second part of this program covers the investigation of an accident to determine its cause in order to take corrective action needed to prevent additional accidents from this same cause. The second part is discussed below.



**The most important part of a loss control program is a quality accident investigation program for it accomplishes the following:**

- Determining the accident cause coupled with strong, timely corrective measures prevents a repetition of accidents from this same cause or similar causes.
- The quality of an accident investigation demonstrates to all employees, teachers, students and parents the determination by parish management to prevent injuries and property losses.

**Parish management has the responsibility to investigate accidents as set forth in this procedure and to take remedial action immediately. The Diocesan Office of Risk Management is available to assist in the investigation and root cause analysis process if requested. The Office of Risk Management may also conduct its own investigation at the discretion of the Director Risk Management, the Chief Administrative Officer or other senior management of the Diocese of Trenton. Every employee must understand clearly that every injury is to be reported immediately.**

**The policy for reporting of accidents and injuries is as follows:**

- All job-related accidents or injuries, no matter how slight, must be reported promptly to the immediate supervisor. The CARE 24 Nurse Triage Service **1-855-347-7334** should be called. The Nurse will direct care. **Any condition that threatens life, limb or eyesight should be directed to the ER or call 911.**
- **Inpatient hospitalization, amputation, loss of an eye or death must be reported to OSHA immediately – within 8 hours for death and 24 hours for other reportable injuries.**
- The supervisor investigates the accident and completes all questions on the Supervisor's Accident Investigation Report before the end of the workday during which the accident occurred or is reported and submits it through his immediate supervisor for prompt transmittal to the Pastor. After review, the Pastor forwards the report to the Claims Administrator immediately.

While investigating an accident, the supervisor must keep these principles in mind:

- Whenever there is an accident, there is a definite sequence of related factors.
- An accident does not just happen. It is the result of someone's action or inaction or the existence of a mechanical or physical hazard,
- An accident and an injury do not occur every time that an unsafe act is performed or every time that a person is exposed to an unsafe condition.
- When an accident does occur, it is often a matter of luck as to how serious the injury or property damage may be.

In addition, these four basic questions must be answered:

- Why did the accident occur?
- What can be done to prevent an accident from occurring from this cause again?
- When will this be done?
- When will the injured employee return to work?

## **SCHEDULED SELF-INSPECTION PROGRAM**

On a regular, planned schedule, an inspection should be conducted for all buildings and grounds at each facility. The purpose of the inspection is to detect and correct unsafe conditions or behavior before an accident occurs.



**Inspections are essential if the following accident causes are to be detected:**

- Obvious Hazards. These are conditions such as: \* a hole in the parking lot \* a stairway with insufficient lighting or without a handrail \* an uneven sidewalk; conditions that are dangerous because of their very existence.
- Conditions, that at the moment, may not be hazardous but which could easily become a hazard, i.e., a downspout emitting water when it rains; it becomes a hazard when the water freezes. Another example may be votive candles which can be a fire hazard.
- Employee action that is hazardous to the employee involved, i.e. an employee stepping on the uppermost step of a step ladder.
- Employee actions that may not be hazardous to the individual, at the moment, but in which he or she is creating a hazard to others, i.e., employee recklessly driving a vehicle.
- Fire Escape Safety – New Jersey Fire Escape Law – Building Code 1028.6 - All exit discharge, exterior stairways and fire escapes shall be kept free of snow and ice. Any Fire escape or exterior stairway found to be in a state of deterioration or determined to be unsafe by the fire official shall be repaired immediately. Depending upon the structural condition, a load test of any fire escape shall be conducted before the escape is returned to service in accordance with the N.J.A.C. 5:23, the Uniform Construction Code.

A report must be made and kept on file of such inspections. Particular attention must be paid to corrective actions taken or planned. These may be asked for at random and certainly in the event of a claim.

It is suggested that the inspection of the parish be divided into different parts, including the following:

- SCHOOL – By Principal or designated teacher.
- YARDS, PARKING AREAS, SIDEWALKS – By maintenance man or custodian.
- RECTORY – By Pastor or Associate Pastor.
- CONVENT- By Mother Superior or Religious Member in charge.

**Examples of hazards that should be covered during an inspection are as follows:**

- Housekeeping Trip, Slip or Fall.
- Fire hazards, no smoking in building
- Storage of flammable materials or hazardous waste products. Hazardous materials should only be stored in approved lockable cabinets designed for hazardous material storage.
- Aisles and Walkways should not be blocked and should not present slip or trip hazards.
- Ladders, Scaffolds and Walk boards - such equipment may be improperly placed or used unsafely.
- Condition of Floors, Platforms, Railings and Stairs.
- Lighting – Is it adequate and working?
- Electrical Service Panels – no storage within 3 feet of access panel – no storage of combustible material
- Ventilation – Are there any problems, such as units out of action, fans without guards?
- Dust, Fumes and Gases – Are there any problems?
- Conditions of Locker Rooms and Restrooms
- Exits – Clear and well-marked? Do any lights need to be replaced?
- Unsafe Acts – Any performed on the premises?
- Condition of Safety Signs and Equipment
- Electric Generators – Condition? Are there periodic tests?
- Emergency Lights, GFCIs, Smoke and Heat Detectors, Fire Extinguishers and Fire Alarm Systems, Fire Escapes – Are they fully operational?
- Electrical Equipment, such as temporary wiring, junction box covers missing, outlets smashed, etc.
- Parking Lots – potholes, ruts, metal projections from the surface or damaged, hazardous fences?
- Stairways – Are all stairway surfaces safe & unobstructed?
- Handrails – Do all stairways have handrails & are they secure?



## SNOW REMOVAL PLAN

Every parish, school and institution should have a snow removal plan in place. To begin, designate a specific employee to be responsible for overseeing the snow and ice removal plan. Second, document the plan in writing and review it with staff each fall, before the winter season sets in.

### ELEMENTS OF A PLAN

- Determine and document the priority areas for snow and ice removal in advance, such as parking lots, driveways, sidewalks and handicap-accessible parking areas.
- Put the necessary snow/ice removal equipment, such as lightweight shovels, snow blowers and ice choppers, in place and make sure all equipment is operational.
- Order the necessary supplies and designate an employee to ensure your stock does not run low. Supplies should include salt, calcium chloride and sand. **Do not use rock salt on concrete**
- Determine which staff member will be responsible for removing the snow/ice and under what conditions (i.e., when snowfall is less than two inches). In the event that snow will begin falling overnight, document the time in which the staff member will begin snow removal work the following morning.
- Enter into a contract with a dependable and fully insured snow removal contractor before the season begin. Clearly document responsibilities and require that the parish, pastor, Diocese and Bishop be named as additional insured.

### CONTRACTING WITH A SNOW REMOVAL SERVICE

The amount of snowfall and the size of your grounds will determine whether snow removal can be done by an employee or whether you will need the services of a snow removal contractor. Generally, when the snowfall is greater than two inches, the use of a contractor is recommended.

It is good practice to contract with a snow removal service in advance. Specify in the contract when the contractor is required to perform duties. Is the parish required to contact the contractor, or does the contractor begin after a specified amount of snowfall? Include other requirements, such as whether salt, sand or calcium chloride is to be applied and to which areas.

The parish, school or institution should provide the contractor with a rendering of the property that designates parking lots, walkways and other priority areas. If priority areas change depending on the day of the week (i.e., parish traffic patterns may differ on a weekend when Masses are scheduled), then be sure to indicate that.

When entering into a contract with a snow removal service provider, the contract should include the provision that the parish, school or institution and diocese are all held harmless with regard to liability arising out of the contractor's snow removal activities. Also, request a certificate of insurance from the contractor naming the parish, school or institution, the diocese and the bishop as additional insureds with a minimum liability limit of \$1,000,000.

The term of the contract should be for one year without an automatic renewal. Review the contract and assess the service at the end of each winter and make a decision at that time about renewing the contract. Post the contractor's contact information in a common work location and check the contact details at the beginning of each winter season to be sure they are current.

### WORK DONE BY A VOLUNTEER\*

A volunteer who is injured while removing snow or ice is not covered under workers' compensation.

**\*The use of volunteers for snow removal is not recommended.**



## **A PARISH, SCHOOL OR INSTITUTION'S LEASED PROPERTY**

A parish, school or institution is legally responsible for snow removal from the property it leases to tenants. However, the associated risks may be transferred to the tenant by:

- Stating in the lease agreement that the tenant is required to clear the lease premises of any snow and ice;
- Including in the lease agreement an indemnity and defense or hold harmless clause to the benefit of the parish, school or institution; including the parish, school or institution, and the diocese and bishop as additional insureds; and
- Obtaining a certificate of insurance from the tenant naming the parish, school or institution, and the diocese and Bishop as additional insureds. This certificate of insurance should be renewed every year as long as the tenant is leasing the property.

## **DE-ICING MATERIALS TO HAVE ON HAND**

There are a variety of materials used to treat surfaces after a snowfall or freezing rain, but parishes will generally use the following:

- Rock salt (sodium chloride) is used to either prevent ice from forming or to break the bond of ice to the pavement. Advantages of rock salt are that it is cheap, effective and readily available.
- Disadvantages are its environmental impact, its tendency to cause corrosion, and its ineffectiveness at temperatures below 20°F. **DO NOT USE ROCK SALT ON CONCRETE – USE CALCIUM CHLORIDE OR SAND ON CONCRETE SURFACES.**
- Sand is effective at providing traction but can be harmful to the environment and has a tendency to clog drainage structures.
- .

Snow removal contractors may use other materials such as Liquid Calcium Chloride, which is highly effective for de-icing when mixed with salt and is also an effective anti-icing agent. It is less harmful to the environment and equipment than salt and or sand but it is costly and its application must be timed correctly. For any additional loss control information on these topics or other topics that are applicable to your school or parish, please access the Diocese of Trenton Insurance Website [www.dotinsurance.org](http://www.dotinsurance.org) for articles on loss control and other topics or contact WTW as shown in the Insurance contact section of this manual.



**- SAMPLE -**

**INSPECTION FORM  
DIOCESE OF TRENTON**

**LOCATION: SACRED HEART PARISH**

**BUILDING: GRADE SCHOOL**

<b>#</b>	<b><u>UNSATISFACTORY CONDITIONS NOTED</u></b>	<b><u>RECOMMENDATIONS</u></b>	<b><u>DATE COMPLETED</u></b>
1	North stairwell treads worn, handrail wobbly	Post Caution Sign Immediately - Repair handrail and replace treads, north stairwell	6/1/2024
2	Aisle, 2 <sup>nd</sup> floor – several tiles missing	Post Caution Sign Immediately - Replace missing tiles, 2 <sup>nd</sup> floor hallway	7/30/2024
3	Emergency light defective – 3 <sup>rd</sup> floor north and 1 <sup>st</sup> floor southeast corner	Post Caution Sign Immediately - Replace or repair emergency lights noted above	7/15/2024
4	Boys restroom, 1 <sup>st</sup> floor – broken bowl	Post Caution Sign Immediately - Replace broken bowl, boys restroom, 2 <sup>nd</sup> floor	6/30/2024
5	Fire alarm pull box, 2 <sup>nd</sup> floor – broken glass	Post Caution Sign Immediately - Replace broken glass, fire alarm pull box, 2 <sup>nd</sup> floor	8/1/2024
6	Sidewalk broken or uneven	Post Caution Sign Immediately - Plan sidewalk replacement or repair	9/1/2024

**INSPECTOR:**        SR. MARGARET, PRINCIPAL

**DATE:** \_\_\_\_\_

Notes:



# CERTIFICATES OF INSURANCE

To obtain a Certificate of Insurance showing coverage for the Diocese, please go to [www.dotinsurance.org](http://www.dotinsurance.org) and complete the Online Form or complete the Request Form shown in the Appendix of this manual and forward to:

WTW CERTIFICATE CENTER

EMAIL: [certificates@wtwco.com](mailto:certificates@wtwco.com) Tel: (877)945-7378  
Fax: (888)467-2378

Note: If the Certificate is needed for a single event, please include the name of the event, dates and location. If the party requiring the Certificate has sent a letter or other instruction sheet, please attach a copy to the Request Form when submitting it to WTW.

Please allow as much time as possible before the event to permit resolution of any questions.

## ASKING FOR INSURANCE CERTIFICATES OF INSURANCE FROM INDEPENDENT CONTRACTORS AND OUTSIDE ENTITIES

Covered entities under the Diocesan Insurance Program must make certain that all independent contractors, vendors, or non-Diocesan entities using Diocese facilities are fully insured prior to commencing work.

All locations are hereby advised that the only proof of insurance they are to accept from an independent contractor is an insurance certificate issued directly by the independent contractor's insurance agent. The insurance certificate must show liability limits of at least \$1,000,000 in coverage for general and auto liability insurance. It must also show that there is workers' compensation insurance in place. In the case of a parish, the certificate must also show as "additional insured" the parish, the Pastor, the Diocese of Trenton and Bishop David M. O'Connell C.M. In the case of non-parish entities, it is to show the entity, the chief executive officer thereof together with the Diocese of Trenton and Bishop David M. O'Connell C.M. Additional Insured Liability coverage must be primary and non-contributory with a waiver of subrogation in favor of the parish and the diocese.

**CHECK OUT THE DIOCESE OF TRENTON'S RISK MANAGEMENT WEBSITE AND REQUEST  
YOUR CERTIFICATE OF INSURANCE THERE!**

**GO TO: [www.dotinsurance.org](http://www.dotinsurance.org)**



# **APPENDIX: IMPORTANT INSURANCE REFERENCE FORMS ATTACHED**

- INSURANCE PROGRAM CONTACT SHEET
- CERTIFICATE OF INSURANCE REQUEST FORM
- VEHICLE CHANGE REQUEST FORM
- PROPERTY CHANGE FORM: VALUE CHANGE, ADDITION/DELETION REQUEST FORM
- SPECIAL EVENTS ENROLLMENT APPLICATION
- STUDENT ACCIDENT FORM



## INSURANCE PROGRAM CONTACT SHEET

# DIOCESE OF TRENTON

## INSURANCE PROGRAM CONTACT SHEET

### INSURANCE PROGRAM ADMINISTRATION

WTW

200 N. Warner Road, Suite 300  
King of Prussia, PA 19067

Tel: **410-584-8402**

### CLAIM REPORTING

PMA Management Corp.

PMA Corporate Processing Center  
PO Box 5231  
Janesville, WI 53547

Tel: **800-482-9826**  
Fax: 856-727-3186

The following types of claims should be reported to PMA IMMEDIATELY upon notice of bodily injury or damage:

AUTOMOBILE (*Note: POLICE REPORT* required)

GENERAL LIABILITY

PROPERTY DAMAGE

WORKERS' COMPENSATION

EMPLOYMENT PRACTICES LIABILITY

### AUTO INSURANCE ID CARDS AND AUTO CERTIFICATES OF INSURANCE

AETI - Inc

225 State Road  
Media, PA 19063-1537

Tel: **484-445-7174**  
Fax: 610-891-9874

You may also provide your vehicle information change/add/delete request to Porter & Curtis via the following: E-mail

address

[trenton@aeti-inc.com](mailto:trenton@aeti-inc.com)

Web site address

[www.aeti-inc.com](http://www.aeti-inc.com)

### CERTIFICATES OF INSURANCE (GENERAL LIABILITY/PROPERTY)

WTW

200 N. Warner Road, Suite 300  
King of Prussia, PA 19067

Tel: **877-945-7378**

Email: [certificates@wtwco.com](mailto:certificates@wtwco.com) or go to [WWW.DOTINSURANCE.ORG](http://WWW.DOTINSURANCE.ORG)

PLEASE ALLOW A MINIMUM 24 HOUR TURNAROUND TIME OR ADVISE RUSH STATUS



## Certificate of Insurance Request Form

**Instructions:** Provide ALL information on this form and send to:  
[certificates@wtwco.com](mailto:certificates@wtwco.com) or fax to 888-467-2378 (Attn: Diocese of Trenton Team).

**Note:** Please allow a minimum of a 24-hour turnaround time.

**Please check type of certificate required:**

- ☐ **General Liability (most often chosen) – Includes Auto Liability & Work Comp**  
☐ **Property**

**Today's Date:**

Your Parish/Church/School Name:	
Address:	
City, State, Zip:	
Requested by (Your Name):	
Email of Requestor:	
Phone Number of Requestor:	
<b>Recipient/Certificate Holder Information/Certificate Holder Entity Requesting Proof of Insurance</b>	
Certificate Holder Name:	
Attention:	
Street Address:	
City / State / Zip:	
Describe the nature of the certificate request/use of a facility or reason they are requesting the certificate (include dates if applicable).	
<b>Check all that are required by a contract or insurance requirements:</b> <i>A copy of the contract showing these requirements may be needed.</i>	<input type="checkbox"/> Additional Insured <input type="checkbox"/> Waiver of Subrogation ( <i>MUST Provide copy of contract showing requirement</i> ) <input type="checkbox"/> Loss Payee ( <i>applicable only to Property Insurance</i> ) <input type="checkbox"/> Mortgagee ( <i>applicable only to Property Insurance</i> )
Loan / Lease / Reference # (if applicable)	
Is this Certificate Required Every Year?	<input type="checkbox"/> YES <input type="checkbox"/> NO
Fax to Certificate Holder?	Fax Number:
Email to Certificate Holder?	Email address:
Mail to Certificate Holder?	
Date Needed By:	

**For WTW Cert Center Use Only**  
**Primary Insured: Diocese of Trenton**



## VEHICLE INFORMATION REQUIRED TO ADD/DELETE/CHANGE VEHICLE

Name of Priest, Parish, School or																												
Date Added*																												
Date Dropped(required when dropped)																												
Internal Auto ID or Asset Number																												
VIN*																												
Diocesan Organization Name																												
Registered Owner's Address (as it appears on the registration)																												
Ownership Type*	Leased   or   Owned																											
Original Cost New (skip if bought used)																												
License Plate Number																												
Title Number																												
Garage City, State																												
Lessor / Lienholder Name*																												
Lessor / Lienholder Address*																												
Lessor / Lienholder Contract Number*																												
Lessor / Lienholder Contract Expiration*																												

\* Indicates required fields

In order to effect change with Porter and Curtis, you can use one of the following methods:

Porter & Curtis  
Attn: Stephen Malloy

Email: [auto@portercurtis.com](mailto:auto@portercurtis.com)  
Online: [www.aeti-inc.com](http://www.aeti-inc.com)  
Fax: 610-891-9874  
Call: **484-445-7174**



## PROPERTY CHANGE REQUEST FORM

This is a (Check all that Apply):

☐ **Newly Acquired Building**   ☐ **Building Demo/Sold/Leased**   ☐ **Increase/Decrease in Values**

**EFFECTIVE DATE(s) OF CHANGE(s):** \_\_\_\_\_

**INSURED NAME (Parish or School):** \_\_\_\_\_

**Location ADDRESS:** \_\_\_\_\_

**CONTACT PERSON:** \_\_\_\_\_

**PHONE/EMAIL:** (       )       -      

<i>BUILDING DESCRIPTION</i>	<i>ESTIMATED REPLACEMENT BUILDING VALUE</i>	<i>ESTIMATED REPLACEMENT CONTENTS VALUE</i>	<i>YEAR BUILT</i>	<i>NO. OF STORIES</i>	<i>CONSTRUCTION TYPE</i>	<i>ROOF TYPE</i>	<i>AREA (SQ.FT.)</i>	<i>SPRINKLERED</i>	<i>ALARMED</i>
<b>OTHER (DESCRIBE):</b>									

**DATE:** \_\_\_\_\_ **SIGNED:** \_\_\_\_\_

**ADDITIONAL NOTES:**

Submit Completed form to:

E-Mail:

[jcahill@dioceseoftrenton.org](mailto:jcahill@dioceseoftrenton.org)

[Mike.Farrand@wtwco.com](mailto:Mike.Farrand@wtwco.com)



# Event Insurance Enrollment Form

Email: Sherrie or Margaret <a href="mailto:sspore@dioceseoftrenton.org">sspore@dioceseoftrenton.org</a> <a href="mailto:mdzimi@dioceseoftrenton.org">mdzimi@dioceseoftrenton.org</a> Phone: 609-403-7149	Mail Check to: Diocese of Trenton Pastoral Center Attn: Dept. of Administrative Services 701 Lawrenceville Road Trenton, NJ 08638
Parish Name:	
Event Coordinator:	
Parish Phone:	
Parish Email:	

**Purpose:** This form is required in order to buy general liability insurance on a non-parish or diocesan sponsored event where the facility user is unable to provide an acceptable certificate of insurance. An acceptable certificate evidences at least \$1,000,000 of liability insurance, covers the Diocese and parish as an additional insured and has a policy period that includes the event date.

**Coverage:** The policy, which is offered by Great Divide Insurance Company, provides \$1,000,000 of commercial liability insurance. The policy does not cover, among other exposures, property damage or bodily injury arising from sexual abuse and molestation, corporal punishment, daycare operations, professional errors or omissions, athletic participants, fireworks, motorized vehicles, and amusement devices.

**Process:** A completed form and payment must be received by the diocesan insurance department at least five business day before the event date in order to bind coverage. Coverage cannot be purchased once the event has occurred nor will incomplete forms be accepted. Rush requests can be accommodated if confirmed in writing by a member of the diocesan insurance department. Make check payable to: **Diocese of Trenton**. Check must be drawn on the parish. Please retain a copy of the completed form for your records.

**Premium \$125 per event**

Event Information
<b>Date of Event:</b>
<b>Sponsor of Event:</b>
<b>Sponsors Address including Zip Code and Phone #:</b>
<b>Event Start Time:</b> AM PM <b>Event End Time:</b> AM PM
<b>Event Type:</b> (enter one from the list of Acceptable Event Types) <i>if the event is not described, it is not eligible and therefore cannot be added to the policy</i>
<b>Number of Participants:</b> (cannot be greater than 5,000 unless further restricted by the Event Type)
<b>Is Alcohol Being Served?</b>
YES                      NO



## **Acceptable Event Types**

Aerobics - Jazzercise Demonstration	Housing Shows
Animal Acts - Shows	Instructional Classes – Mechanical
Antique Shows	Instructional Classes - Non-Mechanical
Art Festivals	Job Fairs
Art Shows	Ladies Club Events
Auctions	Lectures
Automobile Shows	Livestock Shows
Awards Presentations	Luncheons
Ballets	Meetings - One Non-regularly Scheduled Meeting - up to 1500 participants
Banquets	Mobile Home Shows
Bazaars	Operas
Beauty Pageants	Organized Sight Seeing Tours
Bingo/Casino Games	Pageants
Boat Shows	Parades less than 500 Spectators
Body Building Contests	Parties - less than 500 attendance
Charity Benefits, Auctions & Sales	Parties > 500 attendance
Civic Clubs & Group Meetings	Picnics without Pools or Lakes
Concerts - Indoor - less than 1500 in attendance	Plays
Concerts - Outdoor - less than 1500 attendance	
Consumer Shows	Proms
Conventions in Buildings	Religious Assemblies
Craft Shows	Reunions
Dance Shows/Recitals	Rummage Sales
Debutante Balls	RV Shows
Debuts	Scouting Jamborees
Drill Team Exhibitions	Seminars
Educational Exhibitions	Sidewalk Sales
Electronics Conventions	Social Receptions
Evangelistic Meetings	Speaking Engagements
Expositions	Street Fairs
Farmers Markets	Swap Meets
Fashion Shows	Symphony Concerts
Fishing Shows	Teleconferences
Flower Shows	Telethons
Food Concessions	Theatrical Stage Performances
Garden Shows	Trade Shows – Outdoors
Graduations	Trade Shows in Buildings
Harvest Festivals	Vacation Shows
Holiday Shows - Christmas Tree Lightings	Voter Registration
Home Shows	Wedding & Receptions



# 2024-2025 Student Accident Insurance

## Claims Filing Instructions

### Cut out or Show Your Medical Provider

#### **Bollinger Specialty Group**

A Gallagher Company

#### **Student Accident (Secondary/Excess Insurance)**

Providers & Hospitals, please bill A-G Specialty Insurance directly including the name of Patient, Name of District, Diocese or Independent School and Diagnosis on all bills.

*This is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the school / Policyholder. The Policy is subject to the laws of the state in which it was issued.*

\*  
\*  
\*  
\*  
\*  
\*  
\*

#### **SEND ALL FORMS TO CLAIMS ADMINISTRATOR:**

**A-G Specialty Insurance  
PO Box 21013  
Eagan, MN 55121  
or email to:**

**[claims@agadm.com](mailto:claims@agadm.com)**

**Questions: Please contact our Customer Service Department @  
1-866-267-0092**

## FREQUENTLY ASKED QUESTIONS

### **Q. What is the purpose of Secondary/Excess Accident Insurance?**

A. The coverage is intended to help cover medical expenses related to a covered injury that results from your participation in school's activities. The policy pays **after** any other valid/collectible insurance that the student carries. It is designed to cover expenses left to the patient's responsibility on their primary insurance Explanation of Benefits (EOB), such as co-pays, deductibles, and coinsurance for eligible medical treatment, subject to policy limitations and exclusions.

### **Q. In addition to the Claim Form, what documents are needed in order for the Student Accident Insurance to process a claim?**

A. The provider must submit the following documents to the Claims Administrator, A-G Specialty Insurance:

11. Itemized Medical Bill – The provider will either bill the claims administrator with a CMS 1500 or UB04, and it will contain the following information:

- A. Provider's Name and address
- B. Tax ID Number
- C. Date(s) of Service
- D. Diagnostic Code(s) and Procedure Code(s)
- E. The Fee for Each Procedure

12. Primary Explanation of Benefits (EOB) – This is a statement from your primary insurance company that outlines what charges will be covered or denied, and what will be left as patient responsibility (co-pay, coinsurance, deductible, etc.).

In **New Jersey**: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.





## K-12 STUDENT ACCIDENT CLAIM FORM

Please complete and submit to A-G Specialty Insurance with itemized medical bills **AND** primary insurance explanation of benefits

Send all claim forms and documents using our secure upload portal: [upload.agadministrators.com](https://upload.agadministrators.com)  
Alternatively, submit documents to [claims@agadm.com](mailto:claims@agadm.com).

For questions, however, please contact  
A-G Specialty Insurance: [customerservice@agadm.com](mailto:customerservice@agadm.com).

### YOUR INFORMATION

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_  
Title: \_\_\_\_\_ School/Organization Name: \_\_\_\_\_  
Email Address: \_\_\_\_\_ Phone Number: \_\_\_\_\_

### POLICYHOLDER INFORMATION

Policyholder (School): \_\_\_\_\_  
School Address: \_\_\_\_\_  
STREET CITY STATE, ZIP

### PARTICIPANT INFORMATION

Participant's Name: \_\_\_\_\_  
FIRST NAME MIDDLE INITIAL LAST NAME  
Date of Birth: \_\_\_\_\_ Sex: ☐ M ☐ F Social Security #: \_\_\_\_\_  
Participant's Phone Number (or Parent's if minor): \_\_\_\_\_  
Participant's EMAIL (or Parent's if minor): \_\_\_\_\_  
Participant's Home Address: \_\_\_\_\_  
STREET CITY STATE, ZIP

### ACCIDENT INFORMATION

Circumstance: ☐ Game ☐ Practice ☐ Conditioning ☐ Other (Please explain in Nature of Injury section.)  
Activity/Sport (if athletic related): \_\_\_\_\_ Accident Date: \_\_\_\_\_  
Body Part Injured: \_\_\_\_\_ Place of Accident: \_\_\_\_\_  
Nature of Injury (Details of what happened.): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### INSURANCE INFORMATION

Does the claimant have Other insurance? Yes No (Attach separate documents if necessary.)  
Insurance Company Name: \_\_\_\_\_  
Insurance Company Address: \_\_\_\_\_  
STREET CITY STATE, ZIP  
Policy Number: \_\_\_\_\_ ID#: \_\_\_\_\_  
Is the participant eligible for Medicaid or TriCare Benefits? ☐ YES ☐ NO  
If yes, please file for benefits under the Participant Accident Plan before submitting expenses to Medicaid or TriCare.



**A-G SPECIALTY INSURANCE, LLC**

PO Box 21013, Eagan, MN 55121  
Ph: (610) 933-0800 Fax: (610) 933-4122 Email: [claims@agadm.com](mailto:claims@agadm.com)





## K-12 ESTUDIANTIL

Formulario de Reclamo de Accidente Estudiantil  
Por favor complete este formulario y envíalo a  
A-G Specialty Insurance las fracturas medicas detalladas y la explicacion  
de beneficios de su seguro primario.

Envíe el formulario y todos los documentos usando nuestro portal  
seguro: [upload.agadministrators.com](http://upload.agadministrators.com). Alternativamente, puede

enviar los documentos a : [claims@agadm.com](mailto:claims@agadm.com)

Para preguntas, comuníquese con A-G Specialty Insurance a :

[customerservice@agadm.com](mailto:customerservice@agadm.com)

### Su información:

Primer Nombre: \_\_\_\_\_ Apellido: \_\_\_\_\_

Título \_\_\_\_\_ Nombre de Escuela /organización \_\_\_\_\_

Dirección de Correo Electronico: \_\_\_\_\_ Telefono: \_\_\_\_\_

### INFORMACION DEL TITULAR DE LA POLIZA:

Titular de la poliza/Escuela \_\_\_\_\_

Direccion de la Escuela \_\_\_\_\_

CALLE

CIUDAD

ESTADO CODIGO POSTAL

### INFORMACION DEL ESTUDIANTE:

Nombre del estudiante: \_\_\_\_\_

PRIMER NOMBRE

INICIAL

APELLIDO

Fecha de Nacimiento: \_\_\_\_\_ Sexo: ☐ M ☒ F Seguro Social #: \_\_\_\_\_

Telefono del Estudiante (ode los Padres si es Menor ) \_\_\_\_\_

Correo electrónico (e-mail) \_\_\_\_\_

Direccion Postal \_\_\_\_\_

CALLE

CIUDAD

ESTADO CODIGO POSTAL

### INFORMACION DEL ACCIDENTE:

Circunstancia: ☐ Juego ☐ Practica ☐ Otras Condiciones (Por favor explique con detalle la naturaleza de la lesión)

Tipo de Actividad: ☐ Club deportivo ☐ Intramuros ☐ Interescolar ☐ No es Atleta

Actividad o Deporte \_\_\_\_\_ Fecha de la lesión \_\_\_\_\_

Parte del cuerpo lesionada \_\_\_\_\_ Lugar del Accidente: \_\_\_\_\_

Naturaleza de la lesión Detalles de lo sucedido

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### INFORMACION DEL SEGURO:

El reclamante tiene seguro Medico Primario? ☐ Si ☐ No (Adjuntar una copia si es necesario) \_\_\_\_\_

Nombre de la Compañía de Seguros: \_\_\_\_\_

Direccion de la Compañía de Seguros: \_\_\_\_\_

CALLE

CIUDAD

ESTADO CODIGO POSTAL

Numero de poliza: \_\_\_\_\_



**A-G SPECIALTY INSURANCE, LLC**

PO Box 21013, Eagan, MN 55121

Ph: (610) 933-0800 Fax: (610) 933-4122 Email: [claims@agadm.com](mailto:claims@agadm.com)



# FREQUENTLY ASKED QUESTIONS

## How do I order a Certificate or Evidence of Insurance?

- Complete the certificate request form on line at: [www.dotinsurance.org/forms/certs/certificate-of-insurance-form](http://www.dotinsurance.org/forms/certs/certificate-of-insurance-form) or [www.dotinsurance.org/images/certrequestform-2.pdf](http://www.dotinsurance.org/images/certrequestform-2.pdf) and email or fax it to the Certificate Center (information shown on the request form.) For a RUSH certificate, indicate RUSH in the subject line or cover letter.

## How do I put my new vehicle on the Diocese insurance and get an Auto ID Card?

- Complete the vehicle information form contained in the Appendix and send it to Porter & Curtis. Contact information is shown on the form. Or Call **484-445-7174** Or Email [auto@acti-inc.com](mailto:auto@acti-inc.com)

## My school or parish is hosting a summer camp for kids. What do we need to do?

Whether this is a start up camp or if your organization has done one for several years, the following should be addressed:

- Send your detailed activities lists, enrollment forms, emergency contact forms, permission forms, waivers of liability, and any other forms you are using to the Diocesan Risk Management department for their review and commentary. Joseph Cahill [jcahill@dioceseoftrenton.org](mailto:jcahill@dioceseoftrenton.org) **609-403-7189** (office) 609-403-7215 (fax) 732-284-1600 (cell)
- Contact the Diocesan Office of Youth Protection Services for any advice and instruction they may have. Janet Boris [jboris@dioceseoftrenton.org](mailto:jboris@dioceseoftrenton.org) 609-403-7223 Associate Director Child Protection. Contact RPS Bollinger – Alyssa Noorman (**973-921-8013**) for a quote form on Accident medical coverage for the campers.
- Check the Diocese of Trenton Insurance Website for any additional loss control resources that may be helpful.

## Our parish has evidence that an employee or volunteer is stealing funds. What do we need to do?

- Report it immediately to the Diocese Chancery Office Joseph Bianchi **609-403-7208**.

## Our school has decided to move to a new building purchased recently, leaving the former building we own vacant. Do we need to do anything?

- Yes. Complete the Property Change request form and email it per the instructions on the form. Complete the form for the old vacant building as well as the new building.

## We are remodeling our sanctuary and adding a new parish hall to be connected to the church by a breezeway. Construction costs are approximately \$2,000,000.

- Yes. Before any construction or major remodeling begins, you must contact Scot Pirozzi at the Department of Property and construction, at the Diocese of Trenton and submit a written request to the Bishop for permission to perform any new construction. Construction values will be reported to the Insurance Carrier and additional premiums may be assessed.



## **IMPORTANT “*MUST READ*” INFORMATION**

**Need an Auto Insurance ID Card – Call 484-445-7174**

The RISK MANAGEMENT INSURANCE PROGRAM MANUAL is a guide to the various property/casualty insurance programs that are extended to parishes, schools, agencies and organizations of the Diocese of Trenton. The guide is not comprehensive and any questions concerning coverage or potential claims should be directed to the offices of Risk Management or Administrative Services.

Any incident, including suspected or alleged, involving bodily injury, property damage, theft, harassment, intimidation, misconduct, notice of civil action, lawsuit or correspondence from an attorney or government agency should be reported immediately to the appropriate claims reporting agency or to the office of Risk Management. An incident report must be prepared with a brief description of the circumstances, witnesses, and other pertinent information. Only the department of Risk Management, the Claims Reporting Agency (TPA) and the Insurance Carrier can make a determination if an incident is a reportable or covered claim.

Failure to report a potential claim in a timely fashion can result in a denial of the claim or higher deductible. Failure to follow policy or cooperate can result in the denial of the claim or higher deductible.

There is an obligation to obtain indemnification and “Additional Insured” status when entering into a third-party agreement such as Use, Lease, Licensing, Service or Construction contracts. Many insurance policies will deny “Additional Insured” status without an underlying contractual obligation to do so. All contracts, unless prepared by the Diocese of Trenton, must be submitted to the office of Risk Management for insurance review and legal review if needed. When in doubt, contact the office of Risk Management.

In all instances a third-party contractor must provide proof of Workers’ Compensation coverage to statutory limits in the State of New Jersey, Automobile liability coverage (owned & non-owned) in addition to the required limits of liability and umbrella coverage naming the Pastor, Parish, Bishop and Diocese as “Additional Insured”. In very limited circumstances a “Hold Harmless Agreement” prepared by the Diocese of Trenton may be sufficient when a sole-proprietor is not required to have Workers’ Compensation coverage in New Jersey.

The offices of Risk Management and Administrative Services are available to answer any questions, provide guidance, assist with certificates of insurance and automobile insurance cards at all times.

**Joseph Cahill 609-403-7189      Joseph Bianchi 609-403-7208**