



ARCHDIOCESE
of MILWAUKEE

Participants' *Indemnity Plan*

PIPIT Coverage Program Reference Guide

July 2024

**Catholic Mutual
Group**

*Serving the temporal
needs of the church
since 1889*



COMMITMENT + EXPERTISE + STABILITY

I. Contact Information

Archdiocese of Milwaukee Finance Office.....Page 3
Catholic Mutual Group Service Office.....Page 3
Claims Reporting Instructions.....Page 4

II. Coverage Program

What is the Participant’s Indemnity Plan.....Page 6
Property.....Page 7
Equipment Breakdown..... Page 14
Crime..... Page 15
Liability..... Page 16
Priests’ Personal..... Page 23
Third-Party Special Events Page 23
Workers’ Compensation & Automobile Page 24

III. Other

Foreign Casualty Coverage – AIG..... Page 25
Cyber Liability.....Page 27
Cyber Buy-Up EnhancementsPage 29
Malicious Attack Liability.....Page 30

SECTION I:

CONTACT INFORMATION

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Catholic Mutual Group Milwaukee Service Office
P.O. Box 178
Menomonee Falls, WI 53052-0178

262-255-6906
1-262-255-7276 (fax)
Milwaukeeoffice@catholicmutual.org

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The Catholic Mutual Group Service Office can assist in day-to-day services including:

- Coverage Questions
- Coverage Seminars
- Contract Review
- Property Changes
- Special Events Coverage
- Valuation Reviews
- Appraisal Assistance
- Certificates of Coverage
- Claims Intake

Catholic Mutual provides an important value-added service when processing requests for certificates of coverage. We review contracts for unfavorable insurance and indemnity language. We then recommend more favorable language and/or provide a contract addendum to protect the interests of the church.

SECTION II: COVERAGE PROGRAM PARTICIPANTS' INDEMNITY PLAN

This summary has been prepared to give each pastor, pastoral administrator, principal, institutional director, or administrator in the Archdiocese of Milwaukee a guide to the coverage provided by the Participants' Indemnity Plan. The Plan covers the Archdiocese of Milwaukee and parishes, schools, and other agencies organized within the Archdiocese that have been determined to participate in the Plan. As used in this summary, references to the term "parish" are applicable to any parish, school, or other entity of the Archdiocese of Milwaukee which is covered under this program.

The following information is presented to furnish you with a quick reference to answer basic questions about what is covered and who to contact in case of a loss. We have tried to mention as many of the important provisions which relate to losses that are covered and those which are excluded or not covered as is possible within the confines of a brief guide.

The information in this document is a summary of coverage. Specific extensions, conditions, and limitations are shown in the Certificate on file at the Chancery Office. If there is a conflict between information in this Summary and the actual Certificate, the terms of the Certificate control.

WHAT IS THE PARTICIPANTS' INDEMNITY PLAN?

The Participants' Indemnity Plan ("Plan") was formed on July 1, 2018. This Plan replaces the Protected Self-Insurance Program that was created May 15, 1982. The Plan is administered locally by:

Catholic Mutual Relief Society
P.O. Box 178
Menomonee Falls, Wisconsin 53052-0178
262-255-6906
1-262-255-7276 (fax)
Milwaukeeoffice@catholicmutual.org

The Plan provides comprehensive Property and Liability coverage for the Archdiocese of Milwaukee and participating parishes, schools, and agencies organized within the Archdiocese; "the Participants." The Plan is self-funded by payments made by the Participants, which provide for payment of claims, administration of the program, and purchase of excess insurance or specialty insurance products in the market.

The cost of the Plan depends primarily on the value of the claims to be paid, the cost to purchase any marketplace insurance products, and the cost to administer the program. To assist all Participants in keeping claims to a minimum, Catholic Mutual Relief Society provides claims investigation and adjustment, on-site inspections, safety services, and the implementation of risk management programs.

PROPERTY COVERAGE

Provides protection for your owned Real and Personal Property, your interest in improvements and betterments to buildings you do not own, and property you agree to protect by written contract, subject to certificate limitations.

PERILS

Covers direct physical loss to property on an all-risk basis. Some of the common causes of loss included are:

- fire
- lightning
- wind
- hail
- explosion, other than steam boiler explosion
- riot
- civil commotion – unlawful uprising of three or more people
- damage caused by aircraft and vehicles
- smoke – must be sudden and accidental
- vandalism
- theft of property
- sewer backup

(NO COINSURANCE REQUIRED FOR REPLACEMENT COST BASIS OR ACTUAL CASH VALUE BASIS.)

DEDUCTIBLE

A \$1,000 deductible applies to each occurrence and will be incurred by the Participant. A \$5,000 reversion deductible per location/ per occurrence applies to property losses.

BUILDER'S RISK

Automatically covers up to \$10,000,000 for new construction. The earthquake peril under builder's risk has a \$1,000,000 limit subject to a \$50,000 deductible.

FLOOD

Covers property damage by flood, as specifically defined in the Certificate. A limit of \$10,000,000 per occurrence/annual aggregate applies. However, a \$2,500,000 per occurrence/annual aggregate sublimit applies for those locations which have been identified in Flood Zones A, V, or are Undetermined.

EARTHQUAKE

Covers losses resulting from earthquake or volcanic eruption, explosion, or effusion up to a limit of \$10,000,000 per location with a \$ 25,000,000 per occurrence/annual aggregate limit (certificate level). A 5% deductible applies "per building".

AUTOMATIC COVERAGE

Covers newly acquired real property and the contents of the newly acquired real property up to \$10,000,000 used solely for church-related activities. However, Catholic Mutual should be notified immediately upon acquisition.

PERSONAL PROPERTY OF OTHERS

Coverage up to \$50,000 for property of others used for your specific benefit and for the personal property of your employees damaged while on your premises. Coverage is excess to other valid and collectible insurance.

PROPERTY IN THE OPEN

Covers up to \$100,000 for property in the open such as shrines, playground equipment, flagpoles, fences, bleachers, statues, signs and light poles.

TREES, SHRUBS, PLANTS

\$50,000 per occurrence, limited to losses caused by fire, lightning, explosion, riot, civil commotion, or aircraft. This coverage also includes debris removal. The Archdiocese has a modifying endorsement which also includes wind as a covered peril but only with respect to debris removal.

RELIGIOUS ADDITIONAL EXPENSES

We will pay up to \$25,000 per occurrence for additional living expenses of each Religious, if such loss is the result of a covered peril.

PRESERVATION OF PROPERTY

We will pay for direct physical loss or damage to covered property while it is being moved from a **covered location** or stored at another location due to the need to preserve said property.

DEBRIS REMOVAL

Covers up to \$100,000 in additional coverage expenses (above the Limit of Coverage provided for covered property) incurred in the removal of debris of the property covered which may be occasioned by loss of a covered peril, not exceeding the limit shown in the Supplementary Declarations.

FIRE DEPARTMENT SERVICE CHARGE

We will pay up to \$10,000 for fire department service charges when the fire department is called to save or protect a **Covered Location** from a covered peril; assumed by contract or written agreement prior to loss; or required by local ordinance or law.

FIRE EQUIPMENT RECHARGE

We will pay the cost, up to \$10,000, to refill your fire protection equipment if they accidentally discharge or discharge as intended to control a covered loss.

APPRAISAL OR INVENTORY

We will pay for reasonable expenses, up to \$10,000, for the taking of inventory and appraisals incurred by you at our request to assist in determination of loss amount.

LOCK & KEY REPLACEMENT

We will pay up to \$5,000 for necessary replacement of locks and keys following burglary, robbery or mysterious disappearance of keys.

POLLUTANT CLEAN-UP

We will pay your expenses, up to \$100,000 to extract ***pollutants*** from land or water at a ***Covered Location*** if the release, discharge, or dispersal of the ***pollutants*** is caused or results from a Covered Peril that occurs during the Certificate Period. The expenses will be paid only if they are reported to us in writing within 180 days or the earlier of:

- 1) The date of direct physical loss or damage; or
- 2) The end of the Certificate Period.

COVERAGE INCLUDED IN THE COMBINED ADDITIONAL PROTECTION BLANKET LIMIT OF \$5,000,000 PER OCCURRENCE/ANNUAL AGGREGATE ARE AS FOLLOWS:

ORDINANCE OR LAW

Coverage for the demolition of the undamaged and damaged portions and the increased cost of reconstructing in conformity with requirements of building laws following a loss by a covered peril. Coverage only applies for buildings on a Replacement Cost (RC) basis.

LOSS OF INCOME

Covers your actual business loss and necessary expenses incurred to resume normal business operations following a loss from a covered peril up to 18 consecutive months.

ELECTRONIC DATA PROCESSING EQUIPMENT

Coverage for direct physical loss or damage as a result of a covered peril to computer hardware, media, software and data.

MOBILE EQUIPMENT

Coverage for physical loss or damage to mobile equipment as a result of a covered peril. These items are covered on an actual cash value basis.

VALUABLE PAPER AND RECORDS

Coverage for the reasonable cost and expense necessary to restore or replace books of account and other valuable records damaged as a result of a covered peril. It is recommended that such books of account be kept in fireproof storage, and copies of computer backup are stored off-site.

ACCOUNTS RECEIVABLE

Coverage for costs you incur as a result of a direct physical loss or damage of your records of accounts receivable damaged as a result of a covered peril.

FINE ARTS

Fine Arts are covered on a replacement cost basis up to the first \$100,000.

EXCLUSIONS AND LIMITATIONS

Under the property portion of the program there are certain exclusions that apply.

They are shown on the certificate forms and include the following:

- Buildings and contents losses from settling, shrinkage, or expansion in foundations, walls, floors, or ceilings.
- Losses from wear and tear, inherent defect, deterioration, vermin or termites, corrosion, and all other losses of a degenerative nature.
- War risk losses.
- Terrorism
- Nuclear damage losses.
- Mechanical or electrical breakdown (except that which is covered under the Equipment Breakdown Coverage), including electrical currents artificially generated unless loss by fire or explosion ensues, then the Society shall be liable only for the ensuing loss.
- Animals and pets; aircraft; watercraft, automobiles; trailers; semi-trailers or any self-propelled vehicles or machines, except motorized equipment not licensed for use on public thoroughfares and operated principally on the premises of the protected person.
- The cost of excavations, grading or filling; foundations of buildings; machinery, boilers or engines whose foundations are below the undersurface of the lowest basement floor; underground pilings, piers, wharves or docks, pipes, flues and drains.
- Growing crops and lawns
- Unexplained inventory shortages or property losses as a result of any willful or dishonest act by the protected person, or its agents or employees.
- Pollution
- Asbestos
- Losses caused by mold that arises naturally due to high relative humidity, lack of ventilation, etc. However, if a covered loss occurs and mold develops “because of the covered loss”, we will cover the mold damage and compliance testing.
- Losses caused by neglect to use all reasonable means to save covered property at and after the time of loss.

EQUIPMENT BREAKDOWN

Diocesan comprehensive coverage applying to loss arising out of any sudden and accidental breakdown of any boiler, fired or unfired vessel, refrigeration system, piping and accessory equipment, mechanical or electrical machine or apparatus which generates, controls, transmits, transforms or utilizes mechanical or electrical power.

Coverage is provided with a \$150,000,000 limit per accident on a repair or replacement cost basis. A deductible of \$2,500 per occurrence for direct loss.

Coverage Includes:

- Property Damage: Included in Total Limit per One Breakdown
- Loss of Income: Included in Total Limit per One Breakdown
- Extra Expense: Included in Total Limit per One Breakdown
- Spoilage: \$1,000,000 Limit
- Utility Interruption: Property Damage & Time Element, both have a 12-hour waiting period and are included in Property Damage & Extra Expense Limit
- Accounts Receivable: Follows Property
- Electronic Data Processing Equipment: Included
- Expediting Expenses: \$1,000,000 Limit
- Extended Loss of Income and Extra Expense: 30 days
- Fungus, Wet Rot and Dry Rot Coverage: Property Damage - \$25,000; Loss of Income or Expense - 30 days
- Green Alternatives - 5% of Property Damage, plus 5% of Loss of Income and Extra Expense
- Pollutant Clean Up: \$1,000,000 limit
- Newly Acquired Locations: Automatically covered for up to 365 days
- Off Premises Equipment: \$25,000
- Ordinance or Law Coverages: \$1,000,000 combined limit for Loss in Value; Demolition Cost & Increased Costs
- Power Generating Equipment: Included in Total Limit per One Breakdown
- Refrigerant Contamination: \$1,000,000
- Water Damage: \$25,000

EMPLOYEE FIDELITY

Protects against the economic loss of dishonest acts of employees and volunteers.
Limited to \$250,000 unless otherwise noted.

THEFT

Covers money, securities, fine arts, and other property not otherwise covered.
Limited to \$125,000.

DEPOSITOR'S FORGERY

Covered losses by forgery or alteration of checks, drafts, promissory notes, and bills of exchange. Limited to \$250,000 unless otherwise noted.

COMPUTER FRAUD & FUNDS TRANSFER

Protects against loss resulting directly from fraudulent funds transfer. Limited to \$250,000.

PREMISES PUBLIC LIABILITY COVERAGE

Each parish, mission, educational, charitable, and religious institution under the control of the Archbishop is covered for Public Liability. This protects the Archdiocese of Milwaukee, the parish, and any clergyman, religious, employee, parish trustee, or director while acting in the scope of his or her duties and any authorized person while working in the capacity of an agent and/or volunteer, provided that such person is operating within the scope of the duties delegated to such person. The liability coverage also extends to protect any church organization authorized and controlled by the Archdiocese. Please note, coverage does not extend to long term care facilities services.

The Liability portion of the coverage program provides Liability coverage for claims arising out of bodily injury, property damage, personal injury, advertising injury, and corporal punishment. "Personal Injury" extends to cover such things as false arrest, libel, slander and defamation of character, violation of right of privacy, wrongful eviction, discrimination, shock, and mental anguish. "Personal Injury" does not cover liability due to violation of penal statute, liability assumed under a contract, violation of antitrust laws, or employment related claims.

FAULT DOCTRINE

The Archdiocese is not obligated to pay personal injury or property damage claims UNLESS THE DIOCESE IS GUILTY OF NEGLIGENCE IN CAUSING THE INJURY OR DAMAGE. There are no direct benefits available to injured individuals under Premises Public Liability Coverage if the Archdiocese is not negligent.

ATHLETIC ACTIVITIES

Liability protection is provided for claims asserting negligence resulting from athletic activities. This applies whether or not such athletic activities take place on or off the premises.

PARISH SPONSORED ACTIVITIES

Coverage automatically extends to cover the Parish for events such as carnivals, bazaars, parties, and picnics sponsored by the Parish whether on or off the premises without additional charge. (Animal rides, carnival rides, or other mechanized rides or equipment should be approved by Catholic Mutual prior to the event.) The Diocesan contract review policy should be implemented with regard to vendors providing services for special events for the parish to be sure there is adequate coverage to protect all parties. This policy requires you to obtain insurance from a vendor which names the Archdiocese and Parish as additional insured.

PREMISES

“Premises” is defined as the area within the confines of the parish property and is extended to other locations away from the parish for occasional parish-related functions.

PRODUCTS

Protection is provided for liability claims arising out of the consumption or use of food or merchandise, both on and off the premises.

OWNER'S PROTECTIVE

This feature provides automatic liability coverage for the additional exposure to accidents as a result of new construction or major remodeling projects; however, all projects of this type should be reported to Catholic Mutual as soon as they begin.

TEACHER'S LIABILITY

All teachers on assignment are covered for their liability arising out of their teaching activities.

CONTRACTUAL LIABILITY

This feature extends the Plan to provide coverage for certain oral or written contracts or agreements. This does not cover breach of contract by either party. Please be sure to notify Catholic Mutual of all contracts prior to signing.

AUTOMATIC COVERAGE

Coverage extends to newly acquired premises to be used for parish-related purposes; however, Catholic Mutual should be notified immediately upon acquisition or divestiture of real property.

DIRECTORS AND OFFICERS

Covers all educational, charitable, and religious institutions boards operated and controlled by the participant.

LIQUOR LIABILITY

Covers claims against participants resulting from occurrences arising out of the sale or dispensing of liquor at scheduled social functions which are an integral part of the participant's activities.

WATERCRAFT

Covers non-owned watercraft up to 50 feet in length, motor powered watercraft of 25 horsepower or less, and/or sailing vessels 26 feet or less. This coverage does not protect the owner or provide physical damage coverage to the watercraft.

CARE, CUSTODY, OR CONTROL

Protects you from liability arising out of your use of personal property you do not own but which is in your care, custody, or control for the benefit and use of the participant. Coverage is limited to \$250,000.

NON-OWNED/EXCESS AUTO

Excess auto coverage is provided to clergy, religious, volunteers, and employees above their own coverage or the State financial responsibility limit while using their own automobile as an agent of the Participant and while acting in the scope of his/her duties. This extension of coverage is limited to \$500,000 and does not apply until the clergy, religious, volunteers or employees own coverage is exhausted.

COUNSELING ERRORS & OMISSIONS

Provides coverage for counseling activities performed in conjunction with church ministries. Coverage extends to social workers, psychologists and clinical psychologists but does not extend to other medical professional services rendered by a physician or other licensed medical professional who may prescribe medications. Coverage also does not extend to Professional Services, including but not limited to: legal, engineering, surveying, architectural, financial advisory, scientific or other similar services.

INCIDENTAL MEDICAL MALPRACTICE INJURY

Protects the Participant for injury arising out of the rendering of medical screening or nursing services provided on your behalf; the furnishing/dispensing of drugs; and the providing of emergency medical/dental (or other related services) if not provided by the participant.

This protection does **not apply** to any Medical Professional for their personal acts or omissions of a professional nature. Medical Professionals include but are not limited to: physicians, psychiatrists, physician assistants, pharmacists, nurse practitioners, advanced registered nurse practitioners, nurse midwives, paramedic/emergency medical technicians, dentists, any individual licensed to prescribe medication or admit to hospitals, etc. However, parish and school nurses (R.N.'s) are protected for their personal acts of a professional nature so long as they are acting within the scope of their training and duties.

EMPLOYEE BENEFIT LIABILITY

Coverage provided for errors and omissions arising out of the administration of an employee benefit program.

CEMETERY ERRORS AND OMISSIONS

Provides coverage for any alleged negligent act, error, or omission in conjunction with cemetery operations.

FIRE LEGAL LIABILITY

Protects the participant for its legal obligation for property damage to structures rented to or occupied by participating entities.

EXCESS EMPLOYERS' LIABILITY

Provides protection from liability for damages related to workers' injury related claims against their employer. This coverage is excess to the employer's liability coverage which is part of your workers' compensation policy.

EMPLOYMENT PRACTICES LIABILITY PROTECTION

Coverage provided for the actual or alleged discrimination against an employee or an applicant for employment and the actual or alleged wrongful employment termination against an employee, provided that such termination or discharge occurs only after you have sought and followed the advice of a qualified attorney or other individual approved by Catholic Mutual. There is a 20% Certificate Holder Participation/ \$25,000 maximum reversion deductible for any one loss.

LIMITED SEXUAL MISCONDUCT

Protects the participant for its legal obligation to pay as the result of a sexual misconduct claim. Failure to report an incident may nullify coverage.

LIMITED MOLD COVERAGE

Coverage provided for damages because of bodily injury or property damage caused by the actual, alleged, or threatened inhalation or ingestion of, contact, with exposure to, existence of or presence of any mold on or within a building structure, including contents. Coverage is limited to \$250,000 per claimant subject to a per occurrence/annual aggregate limit of \$20,500,000.

UNMANNED AIRCRAFT (DRONE)

We will pay those sums you become legally obligated to pay for any bodily injury and/or property damage due to use or operation of an unmanned aircraft (drone) to a maximum of \$500,000 for any one occurrence that is in excess of the first \$10,000 of loss.

PRIEST/RELIGIOUS PERSONAL PROPERTY

Covers personal property of assigned Archdiocesan priests' only, while the Archdiocesan priest is on assignment or retired and living on Archdiocesan property. Coverage is afforded on a replacement cost basis up to limit of \$25,000. Specific limitations apply for loss of money, including numismatic property, etc. A deductible of \$250 per loss applies, except windstorm and hail losses will be subject to a \$2,500 per loss deductible. Animals, automobiles, motorcycles, aircraft, and boats are not covered.

Additional coverage is available on an individual basis through Catholic Mutual for an additional charge.

COMPREHENSIVE PERSONAL LIABILITY

Covers each Archdiocesan priest only, while the Archdiocesan priest is on assignment or retired and living on Archdiocesan property for his negligent personal acts up to \$300,000 per occurrence. This coverage does not include auto liability.

THIRD PARTY SPECIAL EVENTS COVERAGE

Special Events Coverage is a mechanism, which allows the participant to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event.

Special Events coverage is designed to be extended to individuals and/or organizations (either for-profit or non-profit). Many individuals need this coverage for events such as private wedding receptions or family reunions. Non-profit organizations such as a charity organization may need the coverage for a pancake breakfast. A for-profit organization such as a local business may need the coverage for an employee Christmas party held at the parish facilities.

The Special Events Coverage provides \$1,000,000 Combined Single Limit Bodily Injury, Property Damage and Host Liquor Liability coverage per event (not per claim) to a non-parish sponsored facility user (lessee). Coverage also extends to protect the parish and Archdiocese.

See the attached application form.

Please submit applications to the Catholic Mutual Group Milwaukee Service Office.

WORKER'S COMPENSATION AND AUTOMOBILE COVERAGE

WORKERS COMPENSATION

The Archdiocese has a separate policy that provides coverage for state mandated workers' compensation insurance. On the job injury to employees of the parishes and agencies of the Archdiocese are covered. Claims should be reported to United Heartland by calling 1-888-881-8242 option 1. Provide United Heartland account Binder #520193 to the intake attendant. See the procedures posted on the [archdiocese's website](#) for further instructions.

AUTOMOBILE

Full auto coverage is provided in the Plan. Protection under the automobile coverage automatically extends to vehicles titled to the Participant. The coverage, broken into component parts, consists of:

AUTO LIABILITY

Coverage responds to claims for damages you are legally obligated to pay as damages due to bodily injury or property damage caused by an accident and resulting from the ownership, maintenance, and use of a covered auto.

UNINSURED/UNDERINSURED MOTORISTS

Coverage for all sums the protected person is legally entitled to recover as compensatory damages from the owner or driver of an un- or under-insured motor vehicle. The damages must result from bodily injury sustained by the protected person caused by an accident.

AUTO PHYSICAL DAMAGE

Coverage for physical damage to your owned or rented auto due to a collision with another object, the auto's overturn, or other reasons not related to an accident including, but not limited to, glass breakage, theft and vandalism. This coverage is subject to a \$250 deductible.

Coverage does not extend to students or pilgrimage participants.

FOREIGN COMMERCIAL GENERAL LIABILITY COVERAGE

Provides protection for liability incurred as a result of your clergy, seminarians, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory.

International Coverage Territory means anywhere in the world excluding the United States of America (including its territories or possessions), Puerto Rico and any country or jurisdiction subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

Please note that coverage does include an Abuse or Molestation exclusion. Coverage is not intended to cover international facilities that you may own. Liability limit: \$1,000,000 each occurrence; \$50,000 Medical Expense.

FOREIGN BUSINESS AUTO LIABILITY AND PHYSICAL DAMAGE COVERAGE

Provides you with Excess Auto Liability coverage for owned, hired and non-owned autos within the International Coverage Territory. Coverage is in excess of local compulsory insurance requirements or \$10,000 whichever is greater. Coverage also includes excess physical damage coverage for hired cars subject to a \$1,000 deductible, with a \$50,000 limit for each auto/loss.

FOREIGN VOLUNTARY WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY COVERAGE

Provides Foreign Voluntary Workers' Compensation coverage for injuries to your clergy, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory. It also protects you for Employers Liability for work related injuries within the International Coverage Territory. This coverage includes a \$1,000,000 Employers Liability limit.

FOREIGN BUSINESS TRAVEL ACCIDENT AND SICKNESS

This coverage provides 24 Hour Protection for accident and sickness for your clergy, seminarians, employees and volunteers traveling on business or while on temporary assignment within the International Coverage Territory. It also includes coverage for personal deviations of up to 14 days. Limits of insurance: \$25,000 – covered medical expense, per person; \$200,000 – Emergency Medical Evacuation; up to \$500,000 Accidental Death Benefit, per person; \$5,000,000 Aggregate for any one accident.

A full spectrum of travel, medical, and assistance services is provided by AIG Travel, as part of your Foreign Voluntary Compensation Insurance. The following is a summary of benefits that are included:

Medical Assistance:

- Medical provider referrals and assistance with appointments
- Medical monitoring assistance during medical care abroad
- Emergency prescription replacement
- Special medical services when required (e.g., oxygen or a wheelchair)
- Medical evacuation arrangements
- Coordination with local government on repatriation of mortal remains

Travel Assistance:

- Immunization, visa, and passport information
- Embassy and consulate information
- Emergency cash transfer assistance
- Foreign exchange, ATM, and weather information
- Emergency language interpretation
- Lost or stolen documents and luggage assistance

Security Assistance

Regional and subject matter specialists provide current, destination-specific advisories, including information concerning crime, terrorism, civil unrest, and infrastructure, as well as tips on traveling while visiting a specific country.

Contact the Milwaukee Service Office for more information or to request an AIG Travel Guard ID Card.

CYBER LIABILITY – TOKIO MARINE HCC (Formerly known as NAS Insurance)

Covers your exposure to loss when conducting business activities electronically. Coverage is limited to a \$250,000 annual aggregate. A \$10,000 deductible applies, and all CMG members have a shared \$7,500,000 annual aggregate.

Included in the Cyber Liability Program:

- **Multimedia Liability** – Coverage for third party claims alleging copyright/trademark infringement, libel/slander, advertising, plagiarism and personal injury. Covers both online and offline media.
- **Security & Privacy Liability** – Coverage for third party claims alleging a network security or privacy breach. Includes coverage for both online and offline information, virus attacks, denial of service and failure to prevent transmission of malicious code.
- **Privacy Regulatory Defense and Penalties** – Coverage for defense costs and fines/penalties for violations of privacy regulations.
- **Privacy Breach Response Costs, Customer Notification Expenses, and Customer Support and Credit Monitoring Expenses** – Includes all reasonable legal, public relations, advertising, IT forensic, call center, credit monitoring and postage expenses incurred by the insured for a privacy breach response.
- **Network Asset Protection** – Coverage for all reasonable and necessary sums required to recover and/or replace data that is compromised, damaged, lost, erased or corrupted due to accidental damage or destruction of electronic media or computer hardware, administrative or operational mistakes in the handling of electronic data, or computer crime/attacks. Coverage also includes business interruption and extra expense coverage for income loss resulting from a total or partial interruption of the insured's computer system caused by any of the above events.

CYBER LIABILITY – TOKIO MARINE HCC
(Formerly known as NAS Insurance)

- **Cyber Extortion** – Will pay extortion expenses and extortion monies as a direct result of a credible cyber extortion threat, limited to \$100,000 annual archdiocesan aggregate.
- **Cyber Terrorism** – Coverage for income loss and interruption expenses as a result of the total or partial interruption of the insured's computer system due to a cyber-terrorism attack.

*Coverage for these agreements is limited to damages and defense expenses resulting from claims first made against you during the certificate period.

ADDITIONAL CYBER BUY-UP COVERAGES

- **Cyber Crime** – \$250,000 limit with a \$10,000 retention.
 - **Financial Fraud** – Loss of money or securities incurred due to financial fraud, includes wire transfers.
 - **Telecommunications Fraud** – Charges incurred for unauthorized calls resulting from fraudulent use of a telephone system you own, rent, lease, license or borrow.
 - **Phishing Attack** – Expenses incurred to notify your customers of a phishing scheme which fraudulently impersonates you, your brand, or your products or services; includes cost of reimbursing customers for loss they sustain as a result of such schemes.
- **PCI DSS Assessment** – \$750,000 limit.

Duty to defend coverage for assessments, fines or penalties imposed by banks or credit card companies due to non-compliance with the Payment Card Industry Security Standard (PCI DSS) or payment card company rules.
- **BrandGuard®** – \$750,000 limit.

Coverage for loss of net profit incurred as a direct result of an adverse media report or notification to affected individuals of a security breach or privacy breach.

MALICIOUS ATTACK LIABILITY & CRISIS RESPONSE COVERAGE-HISCOX

Coverage provides indemnification following legal liability imposed by a court of law due to negligence following a malicious attack, including defense costs.

Limit of Liability: \$10,000,000 any one occurrence and in the aggregate, subject to a \$10,000 deductible. The coverage limit is shared across all CMG general liability coverage certificate holders. Limits are reimbursements, not pay on behalf.

Crisis Management – The following additional coverages are included to help manage a malicious attack incident. The sub-limit for each category is \$250,000 per claim and are included in the limit of liability and are not in addition to.

- **Emergency Medical Expenses** – Extends to any employee, visitor, contractor and/or student physically present during the malicious act. Applies to costs incurred within 30 days of the malicious act. \$10,000 limit per person.
- **Counseling Services** – Covers the costs to provide affected persons psychiatric and counseling services and access to social worker services for up to 36 months after the malicious act.
- **Crisis Management & Public Relations Costs** – Covers the cost of a public relations or crisis management consultant contracted by the carrier to assist in responding and managing the situation including media management, remediation and recovery, and the formation of crisis communication strategies. Limited to costs incurred during the first 90 days of the incident.
- **Additional Security Measures** – Covers the costs to arrange armed/unarmed agents, if necessary, at the affected insured location, limited to costs incurred up to 90 days after the malicious act.

- **Miscellaneous Extra Expense** – Covers any other costs incurred, with our prior consent up to 90 days after the malicious act, in order to respond, mitigate or recover from such a malicious act.