

Catholic Mutual

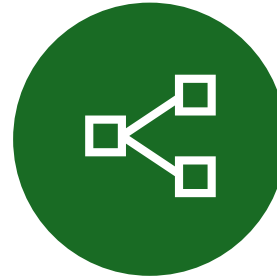
Serving the Archdiocese of Milwaukee with
Property and Casualty coverage, Contract
Review and Risk Management



What is Catholic Mutual Group and how is it different from a standard insurance company?



Catholic Mutual Group is a Catholic not-for-profit that administers a voluntary property and liability coverage program for the Catholic Church in North America.



Catholic Mutual has been working with The Archdiocese of Milwaukee since 1987.



We are not an insurance company.



Funding for the program and payment of claims come directly from funds paid by the members to *PIPIT*.

Milwaukee Service Office

Who are your local Catholic Mutual representatives?

Kevin Carnell, Claims/Risk Manager

kcarnell@catholicmutual.org

office phone 262-255-6906

cell 262-622-1953

Suzanne Nickolai, Assistant Claims/Risk Manager

snickolai@catholicmutual.org

office phone, 262-255-6906

cell 414-403-2750

Chong Vue, Service Office Assistant/Claims Processor

cvue@catholicmutual.org

office phone 262-255-6906

Milwaukee Office Contact Information:

Catholic Mutual Group

P.O. Box 178

Menomonee Falls, WI 53052-0178

Office Phone 262-255-6906

Office Fax 262-255- 7276

milwaukeeoffice@catholicmutual.org

Catholic Mutual Group Website www.catholicmutual.org

Member Login*

User: 0065mil

Pswd: service

**Please Note: This is different from your CMG Connect account.*



Services Provided by Catholic Mutual Group

Claims Handling	Facilities Management Program	Inspections
Risk Management Programs	Coverage Analysis	Seminars/Presentations
Development and Implementation of Risk Management Policies	Certificates of Coverage	Special Events Coverage
Risk Management Analysis and Reports	Endorsement Changes	Disaster Recovery
Contract Review	Loss Analysis	Litigation Management
Consultation regarding coverage	Committee/Board Meetings Attendance for Questions/Presentations	Appraisal Assistance

What are some of the coverages in the Catholic Mutual Program?

- **General liability** – coverage triggers off a third-party claim for bodily injury, property damage or personal injury. *Please Note: There is no Medical Expense Coverage*
- **Property** – all risk replacement cost coverage for buildings, contents, computers, phone systems, electronics, loss of income. Perils include wind, lightning, fire, vandalism, theft, water damage. There is a \$1,000 deductible per loss.
- **Comprehensive crime coverage** – employee dishonesty (embezzlement) with a \$250,000 limit, and theft with a \$100,000 limit and \$1,000 deductible.
- **Cyber liability** – covers hardware, software and operations from the effects of hacking, malware, etc.
- **Educator's legal liability and coverage for your Boards.**
- **Employment practices liability** – costs shared between the location and PIPIT on an 80%/20% basis for legal costs and settlements.
- **Limited sexual misconduct** (for entity – not perpetrator).
- **Incidental medical malpractice for school nurses.**

What are some common interactions between Catholic Mutual and Parish Administrators?



Communication about accidents or injuries or problem situations at the parish that you feel might develop into a claim. Accident reports can be submitted faxed or e-mailed to our office.



Questions about outside groups using parish facilities – what form should be used? Facility Usage Indemnity Agreement, Adult Hold Harmless Agreement, purchase Special Events Coverage?



Questions about coverage issues, such as “our boiler went out, or our roof is leaking, is this covered?”



Discussion on safety and risk about proposed activities at the parish/school.



Driver Record Checks for employees or volunteers – Paid through PIPIT at no cost to school!

For Example: The St. George School Home & School Association chair, Debbie, is planning a spring carnival and wants to bring in the local exotic pet rescue for a “Pet the Lion” booth.

Principal: “I like your enthusiasm, Debbie. I really appreciate all the time and effort you are putting into this carnival. I am going to need to run some of these activities planned by Catholic Mutual Group.”

Catholic Mutual: “Unfortunately that activity wouldn’t be an acceptable activity. I would recommend another activity in place of the proposed lion petting.”

Principal: “Sorry Debbie. Catholic Mutual and the Archdiocese of Milwaukee won’t allow the actual lions. Let’s think of something else like a stuffed animal zoo.”



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Why is Contract review important and How Do We Add Value?

By ensuring that unnecessary liability is not being assumed by our members.

By assisting our members in transferring financial responsibility to the proper party



How to transfer liability through Additional Insured Status and Certificates of Insurance

Question: If you are a certificate holder does that mean you are an additional insured on the policy?



Answer: NO!!!

As a “certificate holder,” the parish has no legal rights under a contract partner’s insurance policy. This is why it is so important for members to contact the Diocese and/or Service Office before ever signing a contract. We look to ensure that CMG Addendums are utilized and/or that additional insured status is a requirement in the written contract.



What does the Certificate of Insurance tell you:

- ▶ NAME OF THE POLICYHOLDER AND THEIR INSURANCE COMPANY
- ▶ POLICY NUMBER
- ▶ EFFECTIVE DATES OF THE POLICY
- ▶ AGENT OF THE INSURED SO YOU CAN SUBMIT A CLAIM
- ▶ APPLICABLE INSURANCE LIMITS AND LIMITATIONS TO ANY POTENTIAL COVERAGE
- ▶ SOMEWHERE ON THE CERTIFICATE THE WORDS **ADDITIONAL INSURED** MUST APPEAR
 - ▶ Examples of the limiting language:
 - ▶ ONLY A PURPORTED AI IF IT ARISES OUT OF LIMITED OPERATIONS (EXAMPLE FALL FESTIVAL ETC.)
 - ▶ **ONLY A PURPORTED AI IF REQUIRED BY WRITTEN CONTRACT**





CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/04/2011

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER State Farm Insurance One Plaza East, Suite 240 Milwaukee, WI 53202	CONTACT NAME: Mike Smith PHONE (A/C No. Ext.): 800-444-4444 ext 10 FAX (A/C No.): E-MAIL: msmith@statefarm.com PRODUCER LICENSE #: 45901
	INSURER(S) AFFORDING COVERAGE INSURER A: State Farm INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES **CERTIFICATE NUMBER:** **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDITIONAL SUBR	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PER-ACC <input type="checkbox"/> LDC	Y	MLG5264304	01/01/2011	01/01/2012	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ 5,000 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS					COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$ \$
A	UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DEDUCTIBLE \$ RETENTION \$		UL004446	01/01/2011	01/01/2012	EACH OCCURRENCE \$ 3,000,000 AGGREGATE \$ 3,000,000 \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in WI) If yes, describe under SPECIAL EXCLUSIONS below	Y/N	N/A			WC STAT. TORT LIMITS OFF-LIMITS E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

- Certificate Holder is St. Joseph Parish
- St. Joseph Parish and the Archdiocese of Milwaukee are named as additional Insured but only with respect to liability arising out of operations of Fun Time Inflatables, Inc.

CERTIFICATE HOLDER St. Joseph Parish 1212 W. Webster Milwaukee, WI	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

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CERTIFICATE HOLDER

CANCELLATION

St. Joseph Parish
1212 W. Webster
Milwaukee, WI

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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ACORD 25 (2009/09)

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Parish Festivals



Vendor Hold Harmless/Indemnity Agreement Should be Signed:

- By vendors who provide services at parish festivals.
- Examples of vendors:
 - Ride and game vendors
 - Tent companies
 - Security companies
 - Suppliers of large quantities of food
 - Vendors who provide medical services
 - Bands/Entertainers
 - Other vendors
- This agreement requires the festival vendor to provide the parish with a COI documenting general liability coverage in the amount of \$2,000,000 per occurrence and also requires the vendor to name the parish and Arch/Diocese as an additional insured.



Online Trainings Pertaining to Schools Available Through CMG Connect

Available for Staff/Volunteers

- Mandatory Cyber Security
- Mandatory Workplace Commitment to Safety
- Anti-Bullying (*separate videos for elementary, middle and high school*)
- Bloodborne Pathogens
- Critical Incident Preparation and Response
- School and Personal Safety 2: Defeating a Violent Intruder
- Playground Safety
- Be Smart – Drive Safe II – *required in transportation policy*
- A Completely Avoidable Tragedy

Milwaukee.cmgconnect.org

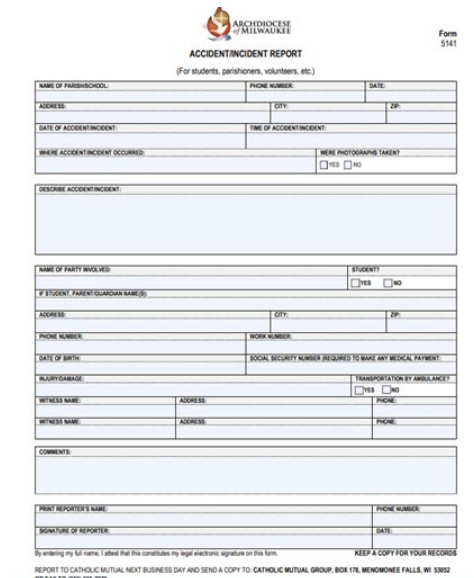
The screenshot displays the Milwaukee CMG Connect website interface. At the top, there is a navigation bar with links for Home, FAQ, Support, State Reporting Agencies, and Privacy. Below this, a banner for COVID-19 resources is visible. The main content area is titled "Archdiocese Of Milwaukee" and includes a "Welcome to CMG Connect" message. A list of training topics is provided, such as "Safeguarding All of God's Family - Safe Environment Education" and "Defensive Driving".

On the right side, there are sections for "Existing Accounts" with a "Sign In" button, and "Register for a New Account" with a form for Account, Personal, and Affiliation information. Below the registration form, there is a "Certification Status" section for Suzanne Nickolai, showing a status of "Yes - Expires: 01/16/2028". Other sections include "Live Training Registration" (No Upcoming Training) and "Background Check Status" (Expires on 01/16/2028 consent).

The bottom of the dashboard features a "Required Trainings" section with four cards: "Initial Safe Environment for Clergy, Employees, and Volunteers", "Renewal Safe Environment for Clergy, Employees, and Volunteers", "Archdiocese of Milwaukee Code of Ethical Standards - 2022 Revision", and "Driving #1". Each card includes a brief description and a "Resume" or "Complete" button.

Accident Reporting

- Archdiocese of Milwaukee Schools **Policy 5141** (*Found in the Parish & School Policy Manual*): Accident or Illness Reporting –Fill out for serious injuries such as lacerations, eye injuries, fractures, scarring injuries, etc.
- Archdiocese of Milwaukee Accident/Incident Report **Form 5141** – after completion send to Catholic Mutual Group (Email, fax, or mail to Menomonee Falls office). Important to provide injured party’s DOB, and names of any witnesses. Call ahead to Catholic Mutual if reporting a serious injury. If you feel the school was negligent in the accident, communicate that information over the phone; not written on the form. Catholic Mutual will frequently call the school for additional information and may make a site visit and interview witnesses.
 - The Accident/Incident Report Form 5141 is an internal report and should not be given to parents. The form is discoverable in a lawsuit and will become an important document.
 - The school should consider developing a shortened form – like a “Visit to the Health Room” form that can be sent home with the child.
 - The SSN does not need to be provided at the same time the report is initially completed.
 - Any time a student loses consciousness or suffers a displaced fracture, an ambulance should be called prior to calling the parent.



The image shows the 'Archdiocese of Milwaukee Accident/Incident Report Form 5141'. The form is titled 'ACCIDENT/INCIDENT REPORT' and is intended for students, parishioners, and volunteers. It contains several sections for data entry:

- NAME OF PARISH/SCHOOL:** Includes fields for PHONE NUMBER and DATE.
- ADDRESS:** Includes fields for CITY and ZIP.
- DATE OF ACCIDENT/INCIDENT:** Includes a field for TIME OF ACCIDENT/INCIDENT.
- WHERE ACCIDENT/INCIDENT OCCURRED:** Includes a checkbox for 'WERE PHOTOGRAPHS TAKEN?' with options for YES and NO.
- DESCRIBE ACCIDENT/INCIDENT:** A large text area for describing the incident.
- NAME OF PARTY INVOLVED:** Includes a checkbox for 'STUDENT?' with YES and NO options.
- PARENT/GUARDIAN NAME(S):** Includes fields for ADDRESS, CITY, and ZIP.
- PHONE NUMBER:** Includes a field for WORK NUMBER.
- DATE OF BIRTH:** Includes a checkbox for 'SOCIAL SECURITY NUMBER REQUIRED TO MAKE ANY MEDICAL PAYMENT?' with YES and NO options.
- ILLNESS/INJURY:** Includes a checkbox for 'MANAGEMENT BY AMBULANCE?' with YES and NO options.
- WITNESS NAME:** Includes fields for ADDRESS and PHONE.
- COMMENTS:** A text area for additional notes.
- PRINT REPORTER'S NAME:** Includes a field for PHONE NUMBER.
- SIGNATURE OF REPORTER:** Includes a field for DATE.

At the bottom of the form, there is a disclaimer: 'By entering my full name, I attest that this constitutes my legal electronic signature on this form. KEEP A COPY FOR YOUR RECORDS. REPORT TO CATHOLIC MUTUAL NEXT BUSINESS DAY AND SEND A COPY TO: CATHOLIC MUTUAL GROUP, BOX 176, MENOMONEE FALLS, WI 53052 (262) 443-0810/811-8339.'

Additional resources are also found in the Archdiocese of Milwaukee Parish and School Policy Manual.

Is the parish/school responsible for the actions of volunteers? Is there coverage?

- The parish is responsible for the actions of volunteers when they are acting under the direction and control of the parish. The liability coverage for volunteer acts mirrors the coverage available to the parish. PIPIT would provide a legal defense for a volunteer implicated in a civil lawsuit against the parish.
- It is important that volunteer activities be directed by the school, and that volunteers are not allowed to “run the show” or perform high risk activities without careful consideration and consultation with Catholic Mutual.
- PIPIT does not contain a health or accident policy for volunteer injuries. Workers Compensation Insurance does not apply to volunteers.
- Utilize an Adult Volunteer Hold Harmless Agreement for volunteers in some situations

Is Workers' Compensation Coverage through Catholic Mutual?

Workers' compensation coverage for injured workers is a package policy written through **United Heartland**.

Catholic Mutual Group plays a support role for the archdiocese's worker's compensation program, but is not responsible for adjusting claims.

The premium for workers' compensation coverage is based on your payroll and is included on your yearly PIPIT billing statement.

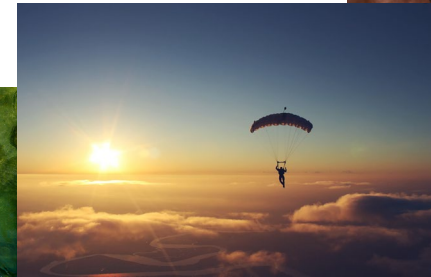
How to Report a Work Comp Injury ?

- Worker injuries are reported directly to United Heartland by calling
- (888) 881-8242, press option #1.
- The injured employee and supervisor should make the call together whenever possible.
- Provide United Heartland account number 1400023881 to the intake attendant.
- You will be given a temporary Claim Number, please make a note of it.
- If the injured employee is going to the doctor, please have them provide the doctor's office with the claim number.



Activities that are considered high risk and not an acceptable risk include...

- Vertical Climbing Walls
- Activities involving open water such as canoeing, kayaking, swimming, whitewater rafting
- Hiking Trails with steep drop-offs such as Devils Lake State Park
- High Ropes Course
- Bungee Jumping or Rebounding Swings
- Zip Lines
- Horseback Riding
- Rock Climbing
- Trampoline Parks
- Indoor Skydiving (also regular skydiving)
- Waterparks indoor or outdoor
- Tree Climbing



Annual Site Risk Inspections

- Annual walk through conducted by CMG & site facility supervisor and any involved leadership such as a principal or director of administrative services
- Comprehensive review of physical buildings and safety procedure compliance
- Primarily looking for hazards or circumstances that could lead to an injury or damage
- A report will be sent to the location with recommendations that will need responses compiled.

A few important reminders

- **All terminations should be run through Human Resources.**

If a proper procedure is not followed before termination, coverage for a subsequent claim will be excluded. In emergency situations, an employee can be immediately suspended pending an investigation.

- Assume that **all civil laws and regulations apply** to Catholic schools/parishes until you are sure that they don't apply.
- It is **important that the school adheres to its written policies and procedures**. Review your handbooks and keep them current with practices that are being followed and that are legal. It's better to not have a written policy than to have a policy that is not followed, because policies create potential liabilities.
- **Establish a Safety and Security Committee** to review security vulnerabilities and develop basic emergency responses. Try to include a representative of law enforcement. Practice your emergency responses and involve local law enforcement if possible.

QUESTIONS

