

Diocese of Springfield Webinar Series

#3 Insurance



Office for Insurance & Benefits
Patrick Ketchum, Director

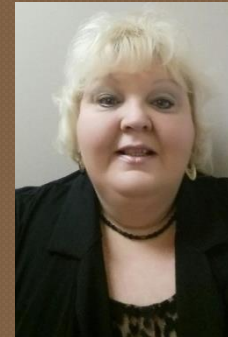
HOGAN
INSURANCE
GROUP, INC.

Presented by:

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Thank you for joining us!

- Welcome
- Please Mute Your Phone
 - *6 = mute *6 again to unmute
- Do not put the call on hold
 - If you need to take a call, hang-up and dial back in to re-join
- Web Platform “Adobe Acrobat”
 - Chat – send questions, comments
 - Or unmute and ask as we go!



Topic Agenda

- ◉ Diocese of Springfield Insurance Program
- ◉ Certificates of Insurance
- ◉ Definition of bonds and their benefits
- ◉ Claims reporting and procedures
 - Accident Investigation



Diocese of Springfield Insurance Program



PROPERTY	GENERAL LIABILITY, AUTO, EMPLOYEE BENEFIT LIABILITY, ERRORS & OMISSIONS, EMPLOYMENT PRACTICES LIABILITY, DIRECTORS & OFFICERS LIABILITY	WORKERS COMPENSATION AND EMPLOYERS LIABILITY	CRIME
Diocese Self Insured Retention \$100,000	Diocese Self Insured Retention \$50,000	Diocese Self Insured Retention \$200,000	Diocese Self Insured Retention \$50,000
Parish Deductible \$1,500	Parish Deductible Only Applies to the Auto \$100 Comprehensive Deductible \$250 Collision Deductible	Parish Deductible \$0	Parish Deductible \$1,500

Certificates of Insurance

- Certificates are a snap shot of an Insured's coverages and limits on a specific date
 - Date of certificate
 - Check limits
- It is important to know that the insurance company providing the coverages is rated "A" or better in the AM Best Rating Guide
- It is also important to know that the insured is carrying the coverages and limits that the Diocese requires



Certificates of Insurance



- General Liability:
- Limit: \$1,000,000 Occurrence
\$2,000,000 Aggregate
- Additional Insured wording: The Diocese of Springfield in Illinois (Parish/School name, City) and all subsidiaries, Affiliates, Institutions and Societies owned or operated by the Diocese and Catholic Charities are added as additional insureds on a primary and noncontributory basis on the General Liability and Excess Liability policies.

Certificates of Insurance

- Commercial Auto Liability
- Limit: \$1,000,000
Liability Bodily Injury/Property Damage



Certificates of Insurance

- Workers Compensation
- Limit \$1,000,000 Each Accident
- Limit \$1,000,000 B.I. Disease—Each Employee
- Limit \$1,000,000 B.I. Disease—Policy Limit



Certificates of Insurance

- Workers Compensation
- The Officer Exclusion box must be marked “Y” or “N”, any officers excluded, must have their names listed on the certificate
- The certificate must have a Waiver of Subrogation: To the fullest extent permitted by applicable state law, a Waiver of Subrogation Clause shall be added to the Workers Compensation policy in favor of Diocese of Springfield in IL, and this clause shall apply to the Diocese’s officers, agents, and employees with respect to all Projects during the policy term.



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	CONTACT NAME:		FAX (A/C, No):	
	PHONE (A/C, No, Ext):		E-MAIL ADDRESS:	
INSURED	INSURER(S) AFFORDING COVERAGE			NAIC #
	INSURER A: United Fire & Casualty Company			13021
	INSURER B:			
	INSURER C:			
	INSURER D:			
	INSURER E:			

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, ENDORSEMENTS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSUR LTR	TYPE OF INSURANCE	ADD INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> XCU A <input checked="" type="checkbox"/> Contractual Lia. A GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input checked="" type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	<input checked="" type="checkbox"/>		60462282	06/01/2015	06/01/2016	EACH OCCURRENCE \$1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$300,000 MED EXP (Any one person) \$5,000 PERSONAL & ADV INJURY \$1,000,000 GENERAL AGGREGATE \$2,000,000 PRODUCTS - COMP/OP AGG \$2,000,000
A	AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS			60462282	06/01/2015	06/01/2016	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	<input checked="" type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE			60462282	06/01/2015	06/01/2016	EACH OCCURRENCE \$10,000,000 AGGREGATE \$10,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under		X	60462282	06/01/2015	06/01/2016	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000
A	Transportation			60462282	06/01/2015	06/01/2016	CARGO 500,000
A	Inland Marine			60462282	06/01/2015	06/01/2016	EQUIP 2,819,248

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
The Diocese of Springfield in Illinois (Our Lady Queen of Peace Church, 132 Butcher Street, Bethalto, IL 62010) and all subsidiaries, Affiliates, Institutions and Societies owned or operated by the Diocese and Catholic Charities are added as Additional Insureds on a primary and noncontributory basis on the General Liability and Excess Liability policies when required by written contract.

(See Attached Descriptions)

CERTIFICATE HOLDER	CANCELLATION
Catholic Church Diocese of Springfield 1615 W. Washington Springfield, IL 62702	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

DESCRIPTIONS (Continued from Page 1)

To the fullest extent permitted by applicable state law, a Waiver of Subrogation Clause shall be added to the Workers Compensation policy in favor of Diocese of Springfield in IL, and this clause shall apply to the Dioceses officers, agents, and employees with respect to all Projects during the policy term when required by written contract.

Officers excluded on Work Comp policy:

Umbrella policy is a following form.

Certificates of Insurance

When hiring a Contractor to do construction, service, or maintenance work:

- Make sure you obtain a certificate of insurance
- Is the contractor you are working with using sub-contractors to do the work, if so, do they have the proper insurance?



Certificates of Insurance

For more information regarding the Diocese requirements regarding Insurance and the requirements for contractors, please contact:

Insurance.dio.org

Patrick Ketchum
Director, Office for Insurance & Benefits
Diocese of Springfield
pketchum@dio.org
217-321-1222



Bonds

A vertical strip of colorful stained glass windows is located on the right side of the slide, featuring various geometric patterns and colors including blue, red, and yellow.

There are “3” parties to a bond:

- ◉ **Obligee** = Diocese of Springfield and the Parish or School
- ◉ **Principal** = Contractor
- ◉ **Surety Company** = Insurance Company writing the bond

Bonds

Bonds do the following:

- Shows that the Contractor was **prequalified** by the insurance company and met their underwriting criteria in order to qualify for the bond. The bonding company looks at the following areas of the contractors business:

- **Financial Stability**
- **Experience**
- **Reputation**
- **Character**



Bonds

When you have a construction project to be done and the size of the project requires the Contractor to be bonded, per the Diocese requirements:

- There will be a **Contract** between the Diocese/Parish and the Contractor
- The Contractor will provide the Diocese with a **Performance Bond** and a **Payment bond**



Bonds

Performance Bonds guarantee that the “Contractor” will perform the project per “Contract”:

- **Per the scope of work outlined in the contract**
- **Per the quoted price**
- **Within the completed time**



Bonds



Information that you will find on a bond:

- Name and address of the Obligee
- Name and address of the Principal
- Name and address of the Surety (Insurance Company)
- Date of the Contract
- Bond Limit = Price of the contract
- Location of the project
- Description of the project
- Signature of the Contractor
- Signature of someone representing the surety co.



Bonds

○ Performance Bond

Bond No. _____

Performance Bond

Any singular reference to Contractor, Surety, Owner or other party shall be considered plural where applicable.

CONTRACTOR (Name and Address): _____

SURETY: _____

OWNER (Name and Address): _____

CONSTRUCTION CONTRACT
 Date: _____
 Amount: \$ _____ Dollars

Description (Name and Location):

BOND:
 Date: _____ (Not earlier than Construction Contract Date)
 Amount: _____ Dollars

Modifications to this Bond: None See Section 16

CONTRACTOR AS PRINCIPAL	SURETY
Company	Company
Signature: _____	Signature: _____
Name: _____	Name: _____
Title: _____	Title: _____

(Any additional signatures appear on the last page of this Performance Bond)

FOR INFORMATION ONLY – Name, address and telephone	OWNER'S REPRESENTATIVE:
AGENT OR BROKER:	(Architect, Engineer or other party)
_____	_____
_____	_____
_____	_____

Language conforms to AIA Document A312 Performance Bond, 2010 edition.
 PRF76003ZZ0711F

Bonds

Payment Bonds guarantee that the “Contractor” will pay all of the Sub-Contractors and Suppliers:



Bonds

A vertical strip of colorful stained glass windows is located on the right side of the slide, featuring various geometric patterns and colors including blue, red, and yellow.

Who does the BOND protect? **The Diocese and the Parish**

How?

- Contractor walks away from the project
- Contractor defaults on the scope of work
- Contractor fails to complete the project in time
- Contractor fails to pay a sub-contractor
- Contractor fails to pay a supplier
- When a lien is placed on the Diocese property

Bonds

When the Contractor fails to abide by the contract:

- The Insurance Company will make sure that the project is completed per the contract and or that the sub-contractors and suppliers are paid



Claims Reporting

A vertical strip of stained glass artwork is located on the right side of the slide. It features a central figure, possibly a religious icon, surrounded by various colored glass panes in shades of blue, red, and yellow.

Documentation

Timely Reporting

All claims / losses will be called into
Gallagher Bassett Services at **1-800-780-9561**.
Liability, property and first report of injury
claim forms are on the Diocese website. Use
for gathering the information.

Claims Reporting



- Forms – Helpful to send to Patrick
 - If you fill out forms, it will help because this is information that Gallagher Bassett will ask you
- Witnesses and Photos
 - Get details from witnesses – contact information
 - Take picture of area regardless of condition
- Incident only – Report only, not a claim
 - Common sense reporting

Forms on Website



J.M.J
Diocese of Springfield in Illinois
Property Damage Claim Form

Date of Loss: _____ **GB reporting #** _____

All Claims MUST BE PHONED into GB Services at (800) 780-9561 to report the claim
Completing this form is not required, but it may assist in gathering the necessary information for your claim.

Parish/Office Mailing address	Address of damaged Property <small>(if different than mailing address)</small>
Name: _____	Name: _____
Address: _____	Address: _____
City: _____	City: _____
Phone # _____	
Fax # _____	
E-mail Address: _____	

Describe damage:

Damage to: church rectory school garage other _____
(check one)

Type of Loss: fire theft storm flood vandalism other _____
(check one)

Give a detailed description of how damage occurred and list items damaged or lost (ie: sound system; front door, gutters, roof; money; computer; keys; etc:

(use reverse side of this form if needed)

Other information: _____

Report completed by: _____ Date: _____

Property Claim # _____

If you complete this form for your claim, please email this form to: insurance@dic.org

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Contact Details

1615 West Washington
Springfield, IL 62702

☎ (217) 698-8500

🕒 Monday-Thursday 8 am to 5:15 pm

Good Claims Management = Risk Management

- Do not avoid the claim; call GB right away
 - Avoid possible higher deductibles/insurance costs
 - Do not avoid the cause – damages and costs could only get worse
 - Address it before it becomes more complicated!



Accident Investigation



What is an Accident Investigation?

- Report of the Facts
- Analysis/Evaluation
- Action Plan
- Corrective Action
- Follow-up

The Accident Investigation Process

- Notice of the event – Call for medical attention if necessary
- Go to the scene immediately
- Interview witnesses
- Review the facts
- Determine accident causes
- Corrective action
- Report
- Follow-Up = Prevention



Insurance Review

- The Diocese insurance program
- Certificates of Insurance
- Definition of bonds and their benefits
- Claims reporting and procedures

Are there any questions?



Upcoming Webinars

All webinars will be held at 9:30 AM, except where noted below.

#	Date	Topics
1	October 7, 2015 Complete!	School Safety: Use of step ladders in classrooms for accessing bulletin boards and hanging items, proper lifting, safe use of heaters and appliances.
2	October 14, 2015 Complete!	Maintenance/Custodial: Use of personal protective equipment, proper lifting, lawn maintenance, Hazard Communication/chemicals (storing gas/paint), roofs, ladders, and the importance of hiring certified contractors.
3	October 21, 2015 Complete!	Insurance: Certificates of Insurance—how these documents protect the parish and diocese and when you must have them. Definition of bonds and their benefits—what they are, who they protect, and why they are needed. Claims reporting and procedures.
4	November 4, 2015	Property: Quarterly Self-inspection Reports, obtaining loss control credits, completing the form(s) and what to look for. Property maintenance tips—hauntings from the past, good reminders.
5	November 11, 2015 *1:30 PM	Catastrophic Planning: Developing and maintaining an Active Shooter Plan. Items you need to know for All-hazards planning.
6	November 18, 2015	Trips and Falls: How do we address this most frequently reported incident? Exposures in churches and schools will be discussed. Holiday safety tips.



Diocese of Springfield Webinar Series

Thank you for taking the time to participate in the webinar today. Join us for others in the series!

Please enjoy your day and stay safe!



Office for Insurance & Benefits
Patrick Ketchum, Director

HOGAN
INSURANCE
GROUP, INC.