Protected Self Insurance Program

A. Property and casualty insurance coverage is provided to parishes through the protected self-insurance program which is arranged by the diocesan Office of Financial Services. In addition to buildings and contents, coverage is included for general liability, parish-owned vehicles, boiler and machinery, workers' compensation, and employee fidelity.

B. The administrator for this program is Waldrof Risk Solutions. They should be promptly notified of any changes in property and vehicles (631 418-0305). However, Gallagher Bassett Services should be promptly notified of all claims (800 779-2980).

C. As part of their responsibility to oversee the parish physical plant, pastors/administrators should be aware of the need for risk management and loss control. Conditions which are in need of repairs or maintenance should be addressed before an accident occurs. Likewise, priority should be given to providing a safe working environment for parish employees.

D. Loss control visits to parishes will be periodically scheduled through the Office of Facilities and Risk Management. Questions concerning the maintenance and management of the parish physical plant as well as on compliance with governmental regulations concerning building and environmental matters may also be referred to this office.

E. Individuals or outside organizations which rent parish buildings or facilities for the purpose of hosting their own private functions are expected to obtain their own liability protection. This requirement may be satisfied through Events Insurance. The cost information and form is available at eriercd.org under Financial Services. Alternatively, the renter or hosting organization may provide a Certificate of Insurance with a minimum amount of $1,000,000 in general liability coverage. Such Certificates are to name both the Diocese of Erie and the parish as certificate holders and, if possible, as additional insureds.

F. When alcoholic beverages are sold or served at events held on parish premises, the individuals or group responsible for the event must see to it that persons who are underage or visibly intoxicated are not served.

G. Motor vehicles which are owned by parishes (and parish or diocesan entities) are insured through the diocesan protected self-insurance program. However, automobiles or other vehicles which are owned by priests, parish employees, or other individuals are to be insured by the owner.

H. The loss or damage of personal property of priests assigned to parishes is insured through the diocesan self-insurance plan up to a maximum amount of $25,000.