

The Diocese of Oregon



**INSURANCE MANUAL
HANDBOOK
for
Medical - Dental - Life
Income Replacement
Long Term Health Care
Retirees
and
Property & Casualty
Insurance**

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QUALIFICATIONS

Personnel working 20 hours or more a week are entitled to join any or all of the Group Insurance Coverage that The Diocese of Oregon offers.

Clergy, applying for a position with the Diocese, must be offered our Medical and Dental Plan. It is up to the parish/mission and the new clergy to negotiate benefits.

Lay Personnel may have their premium paid by the church/parish or they may purchase the coverage by themselves but in all cases, **must be offered the opportunity to review all plans.** *

If a husband/wife of a clergy is employed outside of the Church and can add their spouse to the employer's plan at no cost to the spouse, the Clergy does not have to be part of the Diocesan Medical coverage. If, on the other hand, the spouse has coverage and the spouses' employer charges a premium to cover the clergy person, then the Clergy is the only one that needs to be covered under the Diocesan Plan.

THE DIOCESE HEALTH PLANS

In October 2004 the Finance & Insurance Committee recommended to the Board of Trustees that the Diocese participate in the Medical Plans of The Episcopal Church Medical Trust, New York City, NY.

Effective January 1, 2011, there are three Plan Carriers

Aetna Select EPO and POS II
Empire BCBS EPO 80 and 90, PPO 80/60 and PPO 90/70
Kaiser Permanente EPO, EPO Mid and EPO High Option

Information regarding these plans may be obtained from the Insurance Administrator in the Bishop's office.

Rates

Rates will vary with each individual plan.

The Plans include: Vision and Prescription Drug coverage.

Prescription Drug Coverage

If one is on maintenance drugs, it is **MANDATORY** to use mail order, which will give a three-month supply. **MEDCO** will be the supplier of all mail order prescriptions. Be aware, it may take up to two weeks for delivery. Please order your prescriptions at least two weeks before you run out.

Mail Order Co-payments (Generic/Formulary/Non-Formulary)

On all plans there is a \$50.00 individual/\$200.00 Family deductible for Retail prescriptions.

Time Frame for enrolling

An employee has only 30 days to join the plan retroactive to the 1st of the month of employment. If an employee does not wish to participate in the plan at the time of employment, but decides later on in the year to join, the employee must wait for open enrollment, which starts in October with an effective date of January 1st of the next year.

If an employee decides not to join the plan, the employee must sign a statement stating that he/she is not interested in becoming a member.

DENTAL

NO LONGER WITH ODS. Dental coverage is with **CIGNA**.

Coverage is from 100% to 50% depending on the procedure. There are three different plans to choose from; one being orthodontist procedures.

Our contract year ends December 31st. An employee, who does not sign up 30 days after hire, must wait for the open enrollment period which starts in October of each year, for coverage beginning January 1st of the next year.

2010 PREMIUMS

Preventative	Single	\$ 20.00
	Employee plus Spouse/Child	\$ 34.00
	Family	\$ 52.00
Basic PPO	Single	\$ 51.00
	Employee plus Spouse/Child	\$ 95.00
	Family	\$147.00
Orthodontia & Basic PPO	Single	\$ 71.00
	Employee plus Spouse/Child	\$126.00
	Family	\$196.00

Any employee, who joins the dental plan, without participating in our Medical Plan, **must** stay on the plan for one full year.

****Note: Retiree dental premiums are different from Active Clergy & Lay Lay personnel are not part of this benefit!**

LIFE INSURANCE

All clergy and lay personnel, who work 20 hours or more a week, are entitled to join the Group Life Insurance Plan*. This plan includes Accidental Death and Dismemberment.

Insurance Coverage Amounts and Premium:

Clergy	\$40,000 -- \$26.80 monthly
Lay	\$10,000 -- \$ 6.70 monthly

Employees must sign up within **30 days** of employment. There is NO open enrollment period for Life Insurance at this time..

*Life Insurance premium for both clergy and lay MUST be paid by the parish/mission.

INCOME REPLACEMENT PLAN (“IRP”)

Employees must be working a minimum of 20 hours a week to enroll in the plan.

Employee must be disabled for at least 31 days before benefit payment begin.

Benefits are equal to 70% of employee’s compensation up to a maximum of \$1,000 per week. Benefits can be collected if employee can work part-time but not at 70%.

The premium amounts are as follows:

Under \$25,000 per year	\$ 8.00 per month
\$25,000 to \$44,999 per year	\$17.50 per month
\$Over \$45,000 per year	\$32.00 per month

New employees should contact the Insurance Administrator for details about payroll deduction of premium.

New employees must sign up no later than 30 days after date of hire. There is no open enrollment period for this plan. One may join after 30 days BUT you must fill out a medical questionnaire and be approved by UNUM Insurance. This rule applies to both Short and Long Term Disability.

NOTE: Effective January 1, 2004, Short Term disability (IRP) is a benefit for Clergy through the Church Pension Fund. Lay personnel are not part of this benefit.

LONG TERM DISABILITY INSURANCE (“LTD”)

Long Term Disability is **NOT** a Church Pension Fund Benefit

Long Term Disability Insurance will still be offered to both clergy and lay personnel. Benefits start after the first 12 months of disability (known as the “elimination period”). If a disabled person also has the short-term disability insurance (IRP), as explained above, the long-term benefit will pick up as the short-term benefit expires.

Premium is \$.67 per \$100 based on actual salary for Employer-provided Long-Term Disability.

MONTHLY PREMIUM FOR LAY EMPLOYEES

	25% Option	50% Option
Salary Ranges		
Less than \$25K	\$12.00	\$18.00
\$25K-\$44,999	\$22.00	\$37.00
\$45,000 and above	\$43.00	\$72.00

MONTHLY PREMIUM FOR CLERGY

Salary Ranges		
Less than \$25K	\$14.00	\$23.00
\$25K-\$44,999	\$26.00	\$44.00
\$45,000 and above	\$50.00	\$86.00

Short Term Disability for Lay Employees rates is no longer discounted.

Section 125

This program is offered to employees who are paid through the diocesan payroll service. One can have an amount (up to \$3,000 per year) deducted monthly from their paycheck. The amount deducted is before taxes and can be used for numerous medical expenses not covered by insurance along with other items to numerous to mention. The charge is \$5.50 per month. The set-up fee is paid by the diocese. *This is a USE IT OR LOSE IT Plan.* For more information, call the Diocesan Insurance Administrator.

Long Term Health Care

Church Pension Fund has contracted with Prudential Insurance Company to offer a Long Term Health Care Plan.

The plan began January 1, 2004. All Clergy and Lay personnel who work 20 hours or more a week and retired clergy, who work 20 hours a week, can join the plan.

Any person who performs volunteer services to, or on behalf of the Episcopal Church (for an average of at least 20 hours of service per year), including, without limitation, vestry members can also participate.

Any actively-at-work Clergy or Lay Employee who enrolls within 60 days of their hire date will be guaranteed acceptance.

If you wish further information, or need an enrollment packet, please contact the Diocesan Insurance Administrator.

RETIRED CLERGY MEDICAL INSURANCE

Medicare Supplemental Insurance for retired clergy is no longer the responsibility of the Diocese. Starting July 1, 2003 The Church Pension Fund began this program as part of the Clergy Benefit package.

There are three plans: Comprehensive, Plus and Premium
Health Provider: United Health Plan

There is no cost for a retiree with 20 years of service for the Comprehensive Plan. If a Clergy has between 11 and 19 years of service a \$2.00 a month fee is charged for each year of service to 20 years, (for example: if one had 18 years of service, a charge of \$4.00 a month would be taken out of the pension check). For more information please contact the Diocesan Insurance Administrator or the Episcopal Church Medical Trust.

2011 RATES

The Premium Plan carries a \$160.00 monthly premium charge and the Plus Plan carries a \$100.00 per month charge, which can be deducted out of one's pension check, or you can be billed directly.

The Church Medical Trust Medicare Plan requires no primary care physician. An individual may go to any physician or hospital he/she wants to **AS LONG AS** the physician and facility accept Medicare. All Clergy who plan to retire should contact the Diocesan Administrator at least three (3) months before one's 65th birthday.

Retiree Life Insurance (Clergy Only)

The Diocese of Oregon pays for a \$2,000 life insurance policy for retirees who have served, and are canonically resident. The \$40,000 life insurance reverts to a \$2,000.00 policy upon retirement from being a full time employee.

Change in naming a beneficiary can be applied for through the Diocesan Insurance Office.

Early Retirement (Clergy only under age 65)

Please contact the Insurance Administrator of the Diocese for more information regarding medical benefits that are now offered through The Episcopal Church Medical Trust.

PROPERTY & LIABILITY INSURANCE

In February 1998, The Diocese of Oregon contracted with **Church Mutual Insurance Company of Merrill, Wisconsin**, for property and casualty insurance.

The experience the Diocese has had with Church Mutual during the past 10 years has been superb. Their timely handling of claims has been extraordinary, not to mention the prompt attention and quick response to major fires, accidents and more importantly, the promptness of issuing a check.

The successful partnership between the Diocese of Oregon and Church Mutual is attributed to our continuous working relationship and mutual respect. The Diocese will continue to contract with Church Mutual for the period of 2/1/10 through 1/31/13.

The policy of attending Sexual Boundaries Workshops, entitled “Safeguarding God’s Children”, has been a tremendous success and taken seriously by the entire diocese – much different then the first one held in 1994. For those who took the workshop ten or more years, you will be asked to attend a refresher course.

Because of congregations growing awareness of possible pitfalls and taking preventative measures, we have a very low nine-year experience report. Congratulations! You did it!

New Program: Church Mutual has started a new program called **SAFETY INCENTIVE**. Depending on the percentage of claims we stand to be able to have money returned 18 months after the first year the policy is in force.

Claims in 2008 were low and all parishes/missions shared in a \$24,074.00 return from Church Mutual in Nov. of 2010.

Workman’s Compensation was moved from SAIF Corporation to Church Mutual. In 2008 our claims were low and a dividend of \$7,128.00 was returned and shared by all parishes/missions in late October 2010.

This section of the Insurance Manual Handbook is intended to briefly explain the different coverage under your property and liability policy.

PICTURES AS INSURANCE RECORDS

Pictures say a 1,000 words. Buy, rent or borrow a video camera and take pictures of everything that you can. Explain the setting you are taking – where it is and what you are photographing.

There have been a few incidents where a theft has occurred with no receipts or even an appraisal of the item that was stolen, and NO backup of pictures.

Please take the time and make a video. Have the tape copied and DO NOT leave both copies in the same place. One should be locked in a safe, and the other the Senior Warden or Treasurer should have in his/her home. That tape can be passed on at the end of an officer's term.

If you receive or purchase new items, they should be added to the tape or otherwise photographed. If it was a purchase, put the receipt in a safe place. If it was a gift, try to find out the value. If it is an antique* have it appraised.

*See Antiques

MULTI-PERIL PROPERTY COVERAGES

Covered Property

Your Multi-Peril Policy cover owned buildings, including rectories and church-related property. Building coverage includes windows, air conditioners (window units included), finances and other permanently installed fixtures and machinery; appliances used for refrigerating, ventilating, cooking, dishwashing, or laundering; fastened floor coverings; fire extinguishing equipment; fixed seats, desks, and tables; outdoor furniture and fixtures; bells, organs, pews, altars, baptisteries, lecterns, clocks and railing; and signs on or within 100 feet of your premises.

Also covered are all church-owned personal property (including electronic data processing equipment and the personal property of others while in the church's care, custody or control. Church owned property* is covered for theft.

Limits of Insurance

Coverage is provided on a REPLACEMENT COST basis. This means that settlement of covered property losses will be made based on the cost necessary to replace the building and/or contents.

Deductible

There is a \$500.00 per occurrence deductible. Only one deductible applies even if multiple buildings are damaged due to a single occurrence.

*Personal property considered to be an antique or fine arts is limited to \$5,000. Please see Antique coverage.

Covered Causes of Loss Include

Fire, Lightning, explosion, windstorm hail, smoke, aircraft, vehicles, riot, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, theft, damage by burglars, sonic boom, falling objects, weight of snow, ice or sleet, water damage (**not flood**)*, collapse due to specified causes, accidental breakage, spills, stains, scratching and marring, room damage due to freezing and resulting water damage, and backed up water from sewers and drains.

Causes not covered

Earth movement (except sinkhole collapse), nuclear hazard, governmental action, power failure, war, flood, mudslides and seepage, industrial smoke, artificial electrical currents, and normal wear and tear. Earthquake coverage is a separate policy.

Systems and Equipment Breakdown Coverage

Boilers and pressure vessels, and mechanical and electrical equipment, including such items as sound systems, computers, telephone equipment, fax machines, heating and air conditioning units and more are protected under this new coverage.

*There is no flood coverage under our policy. If a parish/mission wishes to purchase flood insurance separately, please call the Diocesan Insurance Administrator. Since there are no parishes/missions that are in flood areas, this coverage is really not necessary.

EXTENSIONS OF COVERAGE

The following extensions of coverage are automatically provided for each location. They apply to covered property. Church Mutual will pay to:

- \$2,000,000 for newly constructed buildings for up to 180 days
 - \$2,000,000 for newly acquired building and newly acquired personal property for up to 180 days
 - \$25,000 for personal property of others at actual cash value, up to \$2,500 per person
 - \$25,000 for personal property of clergy at actual cash value, up to \$3,000 per person
 - \$25,000 for valuable papers and records
 - \$25,000 for property temporarily off-premises for up to 180 days
 - \$5,000 for outdoor trees, plants, shrubs and lawns when damaged by fire, lightning, explosion, riot, civil commotion, aircraft, theft vandalism and vehicles, up to \$1,000 per item
 - \$25,000 for off premises outdoor signs (signs on or within 100 feet of the premises of a covered building are included in the building limit)
 - \$5,000 for on-premises outdoor structures, including maintenance buildings and their contents, statuary, fences, pavilions, light poles, television antennas and satellite dishes
 - 10% of the value of dwellings for related structures, 5% for church-owned property in the dwelling, 10% for loss of dwelling rental value and 10% for additional living expenses of occupants
 - 25% of the loss plus \$25,000 off necessary for debris removal. Your policy limit for covered property moved off-premises, for up to 30 days to protect it from a covered cause of loss.
 - \$100,000 for extra expenses to continue operations after an insured loss
 - \$10,000 for lock repair or replacement if keys are stolen in an insured theft loss
 - \$10,000 for refrigerated food spoilage if caused by an off-premises power failure
 - \$20,000 for an arson reward
 - \$10,000 for pollution cleanup due to a covered cause of loss
- [Underground storage tanks are not covered]**
- \$100,000 for increased costs due to enforcement of building ordinances
 - This includes: the costs of demolishing the undamaged portion of a building, the value of the undamaged portion that must be demolished, and the increased costs to repair or rebuild. (High limits are available and may be purchased on individual churches as needed)

Legal liability is provided for temporarily rented or leased church locations. This provides coverage for that part of the building the church is actually using for their services and activities.

- \$1 Million each occurrence of bodily injury and property damage
- \$1 Million personal and advertising injury.
- \$300,000 per limit for *legal liability*, for incidental renting or leasing of non-owned buildings. This is for damage you cause to someone else's facility for which you are legally liable.

Antiques

An antique dealer should appraise all antiques. If an antique is appraised for more than \$5,000, the church needs to purchase what is called a "floater" for that purpose.

COMPREHENSIVE GENERAL LIABILITY

It is called *The Crusader®II*

Who is insured?

All members
Clergy
Elected, Appointed Officials and Board Members
Employees
Teachers
Volunteers

AND

Any organization controlled by churches or offices.

This policy provides protection against claims for negligence involving bodily injury, property damage, and personal injury and advertising injury. It includes lawsuits originating from our premises, operations, products, construction, contracts, incidental medical malpractice, self-defense (extended bodily injury), athletics and use of non-owned watercraft. Teacher's corporal punishment is covered.

General Liability Limits

We have a \$2 Million dollar per occurrence limit and a \$3 Million dollar general annual aggregate limit (except for products and completed operations).

What does this mean?

Example: Four persons are on a balcony and it collapses. Two people sue for \$1 Million and the other two people sue for \$500,000 each.

Example: A week before Palm Sunday a group gets together to make crosses out of palms. One mother brings her 2 year old with her. The child gets the palm cross in his mouth and chokes and does damage to the throat. Mother sues because it is a product the church making. No doubt the suit would end up being covered under bodily injury.

- \$2 Million each occurrence of bodily injury and property damage
- \$1 Million personal and advertising injury
- \$300,000 per limit for *legal liability*, for incidental renting or leasing of non-owned buildings. This is for damage you cause to someone else's facility for which you are legally liable..

Medical Payments

Members, guests and volunteer workers who may be injured at a church or any other covered location while participating in a church-sponsored activity are covered up to \$10,000 per person, subject to each occurrence. The coverage is provided regardless of fault. Medical Payments coverage is on a **Primary** basis. (Over 65 and on Medicare – **MEDICARE is secondary**)

Legal Defense Coverage

You may have a contract dispute, or you may have failed to render services, or you may have a boundary line dispute. Reimbursement will be provided for defense costs resulting from suits brought against the church that is not otherwise covered by the property and liability policies.

- Limit is \$5,000 each claim \$15,000 aggregate

Sexual Misconduct and Molestation

- \$500,000 each claim - \$1 Million annual aggregate (per location)
- The \$10 Million dollar Umbrella Liability policy **DOES NOT** pick up anything above \$500,000.

Additional assistance is provided to help cope with the costs associated with a claim. These payments go beyond the policy's stated limit of liability.

This policy coverage is for each church and office while acting within the scope of their duties, the members, clergy, officer and board members, employees and volunteers. There is no protection to anyone who participated in the act of sexual misconduct or molestation.

Supplementary payments

Legal defense costs
First Aid expenses
Premiums for appeal bonds and release attachments
Bail bond premium up to \$250.00
Expenses incurred because of attendance at a hearing or trial, up to \$100 per day
\$500 for damage to property of others

Additional Coverage

The following liability exposures are also included:

- Oral and Written contracts
- Non-owned watercraft (under 26 feet in length)
- Extended bodily injury (self-defense coverage)
- Broad property damage
- Host Liquor law liability
- Limited worldwide protection
- Corporal punishment

Counseling Professional Liability

This part of the liability coverage is for clergy who counsel as part of their pastoral duties.

- \$1 Million each occurrence
- \$1 Million annual aggregate

Employees Benefits Liability

This is for unintentional errors in administering employee benefits program (i.e. life, health retirement programs, etc.) The limit is shared between all locations.

CRIME

Employee/Volunteer Dishonest

A Blanket Bond covers dishonest acts of employees and volunteers.
Limit per location.

\$100,000 per occurrence. Limits may be decreased or increased as needed by individual churches. There is no deductible.

Theft of Money and Securities (per location)

Includes theft, destruction and disappearance of money and securities.

\$5,000 per occurrence (inside or outside premises) is being continued. This limit will be doubled from one week before through one week after, three special days that each church selects* Limits may be decreased or increased on an individual church basis as needed.

[\$50,000 has been included for Trinity Cathedral in Portland and \$25,000 for Good Samaritan in Corvallis].

Deductible \$500.00

***Unless otherwise advised, Easter, Christmas and Pentecost Sundays are the three designated special days. A parish/mission may designate any three days they wish. Presently, Church Mutual is honoring the selections the parish/mission made in 1998. If a parish/mission wants to change their selections made in 1998, please notify the Diocesan Insurance Administrator**

HIRED AND NON-OWNED AUTOMOBILES

This coverage protects churches and offices when they rent or borrow a vehicle for use on business and when vehicles owned and driven by employees or anyone else, are used on the job or on behalf of the church or office. Clergy, officers and employees are also protected when driving their own vehicle on church business.

Medical expenses insurance is also provided to cover the minor expenses of injuries to persons occupying a hired or non-owned vehicle

The coverage is provided on an **EXCESS** basis, meaning it applies after any other valid and collectible insurance is paid.

NOTE: No 15 or 17 passenger vans are to be rented or used for transporting any group(s) in the diocese. (Adults or Youth)

Rental Auto Contractual Liability

This coverage combines liability and physical damage protection for a contractual obligation arising from leasing or renting of vehicles for periods up to 30 days.

Physical Damage Limits (Per Location)

\$100,000 per vehicle, subject to a \$250 deductible per occurrence for physical damage

DIRECTORS, OFFICERS & TRUSTEES LIABILITY

This “error and omissions” policy protects our directors, officers, trustees, priests and bishop against lawsuits alleging matters such as: conflict of interest, failure to exercise good judgment, improper (but not dishonest) expenditures, exceeding authority granted by charter and failure to honor an employment contract. We are also covered if it’s required to indemnify such individuals involved in lawsuits.

Payments of court judgments and legal costs are provided if the claim is made while the policy is in force and if there was no prior knowledge of the wrongful act.

- \$2,000,000 each policy year
- \$5,000 deductible

EMPLOYMENT PRACTICES LIABILITY

Employment Practices Liability offers protection to the church and its directors, officers and employees for lawsuits alleging discrimination, wrongful termination and sexual harassment.

- \$1,000,000 limit

UMBRELLA LIABILITY POLICY

This policy helps protect us against the devastating effects of large awards.

It provides greater limits of protection under the general liability (**except** Sexual Molestation/Misconduct), automobile, counseling and employer's liability exposures. The self-insured retention deductible does not apply to claims for which there are underlying coverage.

Limits of Insurance:

- \$10 Million General Aggregate
- \$10 Million each Occurrence of Bodily Injury and Property Damage
- \$10 Million Personal and Advertising Injury
- Self-Insured Retention for each option \$10,000

Earthquake Coverage

Earthquake insurance, on most standard property coverage forms, is generally excluded. [Especially in Oregon] This policy provides The Diocese with a separate Earthquake Coverage policy with **Blanket Building and Contents limits of \$7,500,000**. This one "blanket" applies to the entire Diocese and can respond to earthquake damage to any building and its contents or to several buildings and contents.

Deductible: 10% of the value of the damaged building(s) and/or contents applies.

Volunteer Liability

Individuals who volunteer their time (not on payroll) are covered under this policy.

- \$1,000,000

CATASTROPHIC VIOLENCE RESPONSE COVERAGE

- \$ 50,000 per person limit
- \$300,000 each violent incident limit
- \$300,000 violent incident aggregate limit

This coverage was added in August of 2001 with no cost to the Diocese.

For qualifying violent incidents, Church Mutual will assist customers by paying the following:

Medical expenses, ambulance service, emergency airlift and physical therapy costs on an excess basis. This means they will pay what the injured person's own insurance (or any other applicable insurance) does not pay.

Up to 90 days of counseling service for victims and immediate family members of the victims.

Up to \$10,000 per funeral.

Up to 2/3rds of the lost wages of the persons injured or held hostage. This benefit also applies to a caregiver (spouse, parent or child) who loses wages while caring for a family member. There is a maximum wage-loss benefit of \$2,500 per victim and \$2,500 per victim's family. If another insurance plan pays for some of the lost wages, Church Mutual will make up the difference between what the other policy pays and the amount represented by 2/3rds of the injured persons' lost wages, renting another equivalent facility, for 30 days after the violent incident and group counseling for services for members, 7 days before and 7 days after the 1st anniversary date.

The costs to hire an independent public relations consultant, independent security services, group counseling, and wages of temporary staff hired to replace the victims, for up to 30 days after the violent incident.

Security services and an independent public relations consultant for up to 7 days before and 7 days after the first anniversary date of the violent incident.

IN THIS COVERAGE ... A violent incident is covered if it occurs during an organized activity on an insured's premises and results in the serious bodily injury (or death) or hostage situation of two or more individuals, not counting the perpetrator(s).

Generally disruptive behavior, fistfights and related incidents are not considered violent incidents for the purpose of this catastrophic violence coverage.

CLAIMS

Claims are to be reported to the Insurance Administrator at the Diocese -- 1-800-452-2562, Extension 107 – **within 48 hours.**

Any accident, small or large, needs to be reported to the Insurance Administrator of the Diocese, which means if someone stubs their toe -- the Insurance Administrator needs to know about it.

OR, you may call Church Mutual's 24-hour toll-free number -- 1-800-554-2642. [i.e. fire in the middle of the night, early morning, weekends, holidays]

If the Insurance Administrator is unavailable, and cannot be reached by cell phone 503-720-6078 you may call Church Mutual (Lynwood, WA office) 1-800-554-2642 (select menu option 1) dial 22.

Workman's Compensation Claims must be reported within 48 hours to the Insurance Administrator of the Diocese.

THEFT

Should a break-in occur with property taken, try to obtain a replacement value or replace the item as quickly as possible. Six months is the general limit of time Church Mutual will hold a claim open. There are exceptions, of course.

NEW AUTO PROGRAM

Church Mutual Insurance Company continues to be part of our ministry by meeting an important insurance need. A NEW AUTO PROGRAM TO INSURE YOUR CHURCH OWNED VEHICLES BEGAN February 1, 2007

Should you wish to purchase a vehicle, including vans, buses and trucks, please contact the Diocesan Insurance Administrator to obtain a quote.

Any questions, please call Marlyn Flanders, Insurance Administrator, at 1-800-452-2562 or 503-636-5613, Extension 107. Non-working hour's emergency cell phone 503-720-6078.

CERTIFICATE OF INSURANCE

When needed:

When a group/individual, not sponsored by the parish/mission is using church property.

The parish/mission shall request a Certificate of Insurance showing One Million Dollar's of liability coverage and naming the parish/mission and the Diocese of Oregon as "additional insured", from anyone who uses the facilities.

The exception when a Certificate is not needed is if the parish/mission is sponsoring the group or the event.

THERE ARE EXCEPTIONS, for other types of group meetings. Call the Insurance Administrator to ascertain if a group in your parish/mission is excluded if you have question.

Parish/Mission using another facility not owned by them or by the Diocese of Oregon.

When a Parish/Mission is using another facility to hold an event a request may be made for the parish/mission to produce a Certificate of Insurance of the same amount as above. This is obtained by calling the Insurance Administrator at the Bishop's Office.

Date, place, time and the nature of the event are needed and to whom the Certificate is to be sent to and does the facility need to be named additional insured.

The original will be forwarded to the facility and two copies will come to the Insurance Administrator who will forward a copy to your parish/mission for your records.

REPORTING AN ACCIDENT

Should an incident happen, either inside or outside of the parish/mission or on a youth trip, an incident report should be immediately done and reported to the Insurance Administrator. The following information is necessary:

Name of injured
Address of injured
Telephone number of injured
Date of accident
Time of accident
Weather (if accident is outside)
Nature of injury
Ambulance called? Yes or No
Was injured taken to hospital? Yes or No
If Yes: Name of hospital
Describe how the accident happened
Name of any witnesses
Pictures taken of area where accident occurred
Date and time called Insurance Office about claim

Please send original of the report, along with pictures to the Insurance Administrator and be sure to keep a copy for parish/mission files.

No matter how small an incident may seem to be, the incident must be reported to the Insurance Administrator.

Note: At the Diocesan Office, Youth Ministry has a booklet entitled “Do It Safely” which answers questions and concerns regarding trips for youth groups.

Contact The Christian Education Office 503-636-5613, Extension 111

“Do It Safely”

NOTE: At the Diocesan Office, Youth Ministry has a booklet entitled “Do It Safely”. This booklet will answer questions and concerns regarding trips for youth groups.

Please contact Barbara Ross at 503-636-5613, Extension 111.

Workman’s Compensation

Starting January 1, 2007, The Diocese of Oregon changed their Workman’s Compensation coverage to Church Mutual Insurance Company. If your parish/mission is using our Diocesan Payroll Service, you must report any work related accidents to the Insurance Administrator as soon as possible and within 48 hours.

The injured worker will be required to fill out an 801 form which will be submitted to Church Mutual.

The parish/mission will be responsible for making sure a full account of the accident as to how it happened and where it happened is in writing.

Safety Committees

OSHA requires every parish/mission that employs 9 or more employees have a Safety Committee. (We are not exempt from this) This committee can be part of your Vestry/BAC and is required to meet once a month to inspect the property for any hazards that would be detrimental to the employees’ health and safe being. They will also be responsible for inspecting the property for safety.

Fire Extinguishers need to be inspected by a company once a year to make sure they are full and ready to use if necessary.

It will be the responsibility of the Safety Committee to also check the fire extinguishers once a month, and initial the back of the card that is on the extinguisher.

A list of what to be watchful for can be obtained by calling the Insurance Administrator.

