
Introduction

This Manual has been prepared to provide each Pastor, Parish Business Manager, Principal, Office Staff, Volunteer and Administrator of Diocesan Agencies within the Catholic Diocese of Charlotte a guideline to risk management procedures and the Diocesan insurance program.

The manual is presented as a reference source and tool to address loss prevention, insurance coverage and claim reporting. The guidelines contained herein apply to all entities, ordained clergy, employees, vendors and volunteers of the Diocese of Charlotte.

Catholic Mutual Group or members of the Diocesan Properties & Risk Management Department may be contacted to review specific coverage questions, review leases, certificates of insurance, the cost of insurance, and to report property or bodily injury claims.

Business administrators and senior personnel of each organization participating in the Diocesan insurance program need to be familiar with the nature and extent of the insurance provided by the program.

Periodic changes and adjustments in insurance coverage are communicated to participating parishes and organizations through periodic supplements. Revised content in the Risk Management and Insurance Manual is presented in blue font and designated with a ★ symbol.

Since we cannot address every possible situation or eventuality within the pages of this manual, it is understood that the final interpretation of the policies contained herein, is at the prerogative of the Chancery.

Risk Management

Risk Management is the process of identifying, measuring, minimizing, and preventing loss. The ultimate goal is the preservation of the physical and human assets of the Catholic Diocese of Charlotte for the continuation of its ministries. Successful achievement of this goal is the responsibility of each parish, school and agency. All practical methods of eliminating risk and/or preventing or minimizing loss must be explored to reduce the overall exposure to possible material losses. Events, situations or changes in parish, school and agency's business operations, including new programs, may present additional or new risk exposures to the ongoing operation of the respective entity. Such items must be brought to the attention of the Manager of Risk and Insurance.

Four methods are available to achieve this goal:

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| Risk Avoidance | – elimination of the exposure |
| Risk Control | – reduce the chance and/or size of the loss |
| Risk Transfer | – transfer the loss via insurance or contractual language |
| Risk Retention | – assume the risk at an acceptable level |

Insurance

Parishes, schools and agencies are insured through the Diocesan insurance program. This program allows separate ecclesiastical organizations to pool their insurance needs. Each participating parish, school and agency is billed separately based on its level of assets, payroll, and other factors. The insurance program includes: property insurance, builders' risk insurance, general liability, cyber liability, automobile insurance, crime coverage, international travel, volunteer accident/injury, student accident/injury, worker's compensation,

umbrella liability, and directors' and officers' liability. Each participating entity should be familiar with the nature and extent of the insurance provided.

Contacts ★

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Catholic Mutual Group

In addition to the Diocese's Office of Properties and Risk Management, CMG provides assistance with property, liability and auto losses. Your primary contacts for claims are:

Property and Liability Losses

Kate Kappel
Sr. Claims Representative
800-228-6108, Ext. 2457
KKappel@catholicmutual.org

Auto Accidents / Losses

Linda Loney
Senior Auto Claims Representative
800-228-6108, Ext. 2452
LLoney@catholicmutual.org

Member Services Team: handles your coverage questions, billing inquiries, certificates of coverage, property and auto changes and third-party special events. Your primary contact is:

Nichol Farnan

Member Services Representative
800-228-6108, Ext. 2362
NFarnan@catholicmutual.org

Linette Johnston

Support Specialist
402-514-2337
LJohnston@catholicmutual.org

Risk Management Team: specializes in assisting you with loss prevention and control, contract review and safety programs for both church and school. Your primary contact is:

Zach Doran (Primary Contact)

Loss Control Representative
800-228-6108, Ext. 2374
402-514-2374 Office
ZDoran@catholicmutual.org

Larry Kappel

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