



# ARCHDIOCESE OF INDIANAPOLIS

## Safety and Loss Control News

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Archdiocese of Indianapolis • (317) 236-1558

Prepared by Gallagher Bassett Services, Inc.

## Certificates of Insurance

Certificates of Insurance are legal evidence that insurance coverage is in force as described on the certificate.

The practice of requiring certificates from third parties working on or using Archdiocese property can help protect the Archdiocese in situations that should properly be directed against the third party.

A Certificate of Insurance should be obtained under the following circumstances, and the certificate holder should be shown as: Archdiocese of Indianapolis, and (specific parish or agency).

1. Leased or borrowed vehicles. The owner of the vehicle should provide a certificate evidencing automobile liability insurance with a minimum limit of \$1,000,000.
2. Contractors working on church property should provide a certificate of general liability insurance and workers' compensation insurance. A \$2,000,000 limit under general liability insurance should be considered a minimum requirement. If the work entails bringing contractor vehicles onto church property, the certificate should also

include automobile liability insurance with a limit of \$1,000,000.

### Insurance Requirements

A Certificate of Insurance should be obtained and the certificate holder should be shown as: Archdiocese of Indianapolis.

Persons or organizations leasing or using the church for activities such as day nurseries, special classes, etc., should provide a certificate for general liability insurance, including an indication that the church is named as an additional insured. A \$1,000,000 limit should be a minimum requirement. Please note that certificates are not required for church activities or from other entities affiliated with the Archdiocese.

The certificate should indicate proper coverages, limits, and name the insurance company, policy number and effective dates of coverage. The certificate should be examined and deemed satisfactory prior to entering into agreement with these parties. Any questions surrounding these certificates

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# Certificates of Insurance Questions & Answers

## Q: What is a Certificate of Insurance?

- A Certificate of Insurance is a document issued by an insurance company or broker that verifies insurance is in place, including specifics such as limits and effective dates.
- A Certificate of Insurance should be required from any contractor performing a service on your premises or any outside user of the church facilities.

## Q: Why do we need it? Doesn't the Archdiocese insurance program cover everything that occurs on our premises?

- The Archdiocese may be held liable or have to defend a lawsuit for negligent acts of an outside user or contractor at your facility, even though the church had no participation in the negligent act. Settlement of a loss caused by the contractor or third party user should be the responsibility of that contractor or group's insurance carrier.

## Q: When should you obtain a Certificate of Insurance?

### A Certificate should always be obtained:

- From any contractor or vendor performing a service or working on church property.
- Whenever an outside group, vendor, individual, or any third party uses church property, facilities, or premises. For example: sports teams, men/women outside organizations, wedding receptions, reunions, etc.

## Q: What things should you look for in a Certificate of Insurance?

- Policy period is current and covers the time frame of the activity.
- General liability minimum limits of no less than \$1,000,000.
- The church's name and address must be specifically listed as an "Additional Insured."
- The certificate should contain the wording "The Archdiocese and the Archbishop are named as additional insureds."

## Q: How do you differentiate between a Third Party and a Church Organization or Sponsored Event? Some questions to consider include:

- Does the church sponsor or have full control over the group or function?
- Is the function open to all church members?
- Does any money, costs, or fees flow through the church account?
- Is the purpose of the function related to a ministry of the church?

## Q: Why should the church request additional insured status?

- When a church has "Additional Insured" status, the insurance policy of the third party must defend the church against claims that resulted from their activities on the church's property.
- It is **NOT** acceptable to be named as a "Certificate Holder" only.
- It is important to inform the third party of this requirement in advance as they may need to get approval from their insurance carrier.
- It is also recommended that an Indemnification and Hold Harmless Agreement is requested as a precautionary measure to provide additional contractual language to protect the church.



## Certificate Management— Giving and Receiving

When managing your Archdiocese's Certificates of Insurance, it is important to know procedures for giving and receiving this valuable information. Consider the following guidelines:



### GIVING:

- Be aware of certificate requests.
- Do not give away your insurance limits to others.
- Implement a centralized system for control of Certificates of Insurance.
- Establish a process for reviewing requests and providing authorization.

### RECEIVING—VERIFICATION:

- Review each certificate that comes in and verify the information contained in the certificate.
- Check to see if the certificates are current and if the limits are adequate or within your Archdiocese's minimum required limit.
- If parishes have questions on the certificates, have them forward the certificates to Mike Witka, Director of Parish Financial Services and Risk Management, Archdiocese of Indianapolis, for clarification and review.
- Check with agents on all certificates to verify that information is accurate and true.
- Always review certificates for any signs of forgery as well as the absence of insurance or expired and non-renewed insurance.

## Special Event Parish Safety Checklist

The following checklist can be used for any parish function, organization meetings, bingo or other fund-raising activities.

### Exterior (Before and After)

1. All parking facilities, walks and entrances are well lighted.
2. All parking facilities, walks and entrances are clear of ice and snow.
3. All parking facilities, walks and entrances are clear of broken glass and debris.

### Interior (Before)

1. All entrances, halls and rest rooms are well lighted.
2. Instructive signs are posted at all passages which are closed to the public if the doors cannot be locked for safety reasons.
3. All emergency exits are free of storage and readily accessible.
4. All tables and chairs are in good condition and properly spaced to permit clear access when people are seated at tables.
5. Rubber mats are placed in halls or entrances if it is raining or snowing.
6. Emergency lighting is functional.
7. All emergency numbers are available for Police, Fire and Ambulance.
8. Personnel are familiar with emergency procedures in the event of a fire, blackout, bomb threat, accident, heart attack or other sudden serious illness.
9. There are adequate crowd control and security personnel.

### Interior (During)

1. Ensure that any money collected is not left unattended until locked in the safe.
2. If refreshments are being served, check to determine that spills are being cleaned immediately.
3. Check that no one places any handbag or article of clothing where it will present a trip or fall hazard.

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If there are any subjects you would like to see addressed in this newsletter, or questions about a topic presented, please contact Ms. Amanda Weller, Gallagher Bassett Services, Inc., Two Pierce Place, Itasca, IL 60143, Telephone: 815-236-5170, Email: [Amanda\\_Weller@gbtpa.com](mailto:Amanda_Weller@gbtpa.com).

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## Certificates of Insurance

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can be directed to: Mike Witka, Director of Parish Financial Services and Risk Management, Archdiocese of Indianapolis at (317) 236-1558. Completed certificates should be sent to their office for review and retention.

When parish facilities are to be rented to a private party for a wedding reception, dance, social or other event, it is necessary that special coverage be effected in order to protect both the Archdiocese and the sponsor of the event for general and liquor liability.

If there is any doubt as to whether or not the coverage is required, please direct questions to the Director of Risk Management.

## Special Event Checklist

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### Interior (After)

1. Check all cooking appliances to ensure they are turned off.
2. Check to determine that filled trash bags are not left inside the building and are placed outside in the garbage container.
3. Check to determine that money is counted and locked in a safe or taken to the bank and deposited.
4. Check to determine that no one is attempting to conceal themselves in the building before locking up.
5. Check that all lights are left on until everyone leaves the building.
6. Check to determine that any valuable equipment, such as sacred vessels or sound equipment are locked away.

