

## **Certificates of Insurance**

In addition to claims and risk management activities, Catholic Mutual acts like an insurance agent for the diocese. As part of this function, Catholic Mutual issues certificates of insurance as required by parishes and schools. For example:

- Certificates of insurance are frequently required for use of another entities facilities or grounds usually for sports activities, dances, plays, retreats, etc.
- Municipalities or other governmental units require certificates of insurance as proof of insurance for walks, picnics, fundraisers or other events on public property off parish premises, and
- Certificates of insurance are routinely required by companies leasing copiers, postage machines and other equipment for parish office use.

If you need a certificate just call our office and we can usually issue one within a day or two. If additional information is needed, we will liaison with the requesting organization to work out any problems.

Sometimes we will not issue some certificates requested by parishes. At times the parish asks for certificates for the rental of lifts, trailers, vehicles or other high risk equipment. In these instances we ask that the parish purchase the insurance through the rental agency. Remember, the Diocese's coverage only extends to owned vehicles.

As part of the Diocese's risk management activities, **Catholic Mutual also requires that parishes and schools secure certificates of insurance from:**

- Contractors performing work on parish grounds such as landscapers, snow removal services, roofers, plumbers, remodelers, etc
- Food, beverage, chair, stage, portable toilet, amusement ride and other vendors providing services at parish events or festivals
- Bus companies or other transportation providers for school or parish events, and  
From non-parish groups that use your facilities, such as
- The Boy and Girl Scouts, Knights of Columbus and St. Vincent DePaul Society (blanket certificates for all Diocese locations have been provided by the Boy Scouts and the St. Vincent DePaul Society)
- Public schools, park districts or villages that may use school gyms or rooms for recreational or meeting purposes, and
- Any other non-related school or parish groups or individuals that may use your facilities or grounds

**Certificates of Insurance should name the parish and Diocese of Joliet as “an additional insured” and should be in the amount of \$1,000,000. A \$2,000,000 limit should be provided by transportation and amusement ride vendors. (see the attached bulletin entitled *How Do I Know If My Parish Has Been Named An ‘Additional Insured’* for further information)**

If you have groups or individuals using your facilities that you have questions about feel free to call me to discuss their use and our requirements.

## **Special Events Coverage**

Certificates of insurance should be obtained from parishioner and non-parishioner families or other groups that rent or use parish facilities for wedding receptions, family reunions, anniversary parties or other similar activities (please note funeral luncheons are parish sponsored events). If the family or group can not obtain a certificate of insurance meeting the requirements outlined above, Catholic Mutual Group offers a special events coverage, which can be used to cover non-parish sponsored events. The coverage currently costs \$95/event and provides general liability and host liquor liability coverage for these events. A copy of the special events coverage application form is attached.

## **Adult Hold Harmless Agreement**

Frequently, parishes have parishioners not part of any organized group who may want to utilize the parish gym for evening volleyball or basketball games. If the parish allows these types of uses, the Adult Hold Harmless Agreement (attached) should be signed by individual participants and should be kept on file. It is not adequate to have one representative of a sports group sign an agreement. Each individual must sign an agreement to be valid. Please note that a new agreement does not have to be obtained for each usage of the gym if the gym is being utilized on a seasonal basis. Instead, the parish may obtain one signed agreement per individual, per season.

## **For Further Information Contact:**

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