

The summer and early fall months are popular times for parishes to hold festival and carnivals. These events bring about special risk management and safety concerns. If your parish holds a festival, carnival or other large event please review the attached copy of Catholic Mutual's Guidelines for Parish Festivals and contact my office so that we can assist you with specific recommendations and suggestions that will help to ensure a safe and fun time for all parishioners and guests attending your event.

As always, feel free to contact me with any questions you may have.

Jim Wright  
Claim/Risk Manager  
Catholic Mutual Group  
402 Independence Boulevard  
Romeoville, IL 60446  
815-838-2142 phone  
815-834-4079 fax

# *Catholic Mutual... "CARES"*

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## **Catholic Mutual's Guidelines for Parish Festivals**

The following safety and insurance guidelines are designed to assist festival committees in the planning and management of parish festivals. These guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish festivals. Catholic Mutual has much additional information available on specific parish festival safety issues. Please feel free to contact our Risk Management Department at (800) 228-6108 to request additional information or receive a clarification on items in this handout.

## **FESTIVAL SUPERVISION**

Good planning and supervision are the foundation for holding a successful parish festival. Parishes should have a festival chairperson that is responsible for communicating all policies and procedures to parish festival workers. In addition to a festival chairperson, each operational area of a parish festival should have a supervisor. As with the festival chairperson, the supervisor's responsibility will be to alert parish festival workers of policies and procedures. It is strongly recommended that parishes develop written guidelines for the operation of their festivals which are handed out to all volunteer supervisors and workers. It is our experience that many problems occur at festivals when policies and procedures are not formalized and communicated to the proper individuals. On the contrary, we have found that parishes that utilize and implement a well-organized plan have a successful and safe parish festival.

## **CERTIFICATES OF INSURANCE AND PARISH FESTIVAL VENDOR AGREEMENT**

The Parish Festival Vendor Hold Harmless/Indemnity Agreement should be signed by vendors who provide services at parish festivals. The Parish Festival Vendor Agreement must be signed by the following types of parish festival vendors:

1. Ride and game vendors
2. Tent companies
3. Security companies
4. Suppliers of large quantities of food
5. Vendors who provide medical services

The Parish Festival Vendor Agreement requires the festival vendor to provide the parish with a certificate of insurance documenting general liability coverage in the amount of two million (\$2,000,000) dollars per occurrence. The certificate of insurance must name your parish and your (Arch)Diocese as an additional insured. It is not adequate to obtain a certificate of insurance from a parish festival vendor which names the parish as a "certificate holder."

## **WHAT IS AN ADDITIONAL INSURED?**

Many parish festival chairpersons have a difficult time determining whether or not a parish festival vendor has actually added the parish and the (Arch)Diocese as an additional insured. Attached is a handout entitled How Do I Know If My Parish Has Been Named As An Additional Insured? This handout will provide you with the criteria to determine whether or not a parish festival vendor has provided you with a certificate of insurance, which actually names the parish as an additional insured.

## **DO NOT SIGN CONTRACTS WITHOUT APPROVAL**

It is very important to read a contract before signing it. It is equally important to understand what the contract says. For this reason, Catholic Mutual and your (Arch)Diocese has a contract review policy. Contracts which parish festival chairperson sign which contain a hold harmless, indemnity, or similar insurance wording must be reviewed by Catholic Mutual.

In the past, there have been many contracts which parishes have signed relating to parish festivals, which have contained very unfavorable wording. Most of the unfavorable contracts contained hold harmless and indemnity wording that required the parish to pay for any type of claim which happened during the parish festival. Since the insurance program does not cover any type of claim that ever happens, parishes that signed these type of contracts were actually risking parish assets.

Another type of unfavorable contract commonly signed by parishes who have parish festivals is a contract requiring the parish to be responsible for any damage that occurs to equipment which is rented. In these instances, the parish has agreed to pay for damage to the equipment regardless of how it happens, even if the damage was due to natural causes such as wind or lightning. The insurance program does not provide automatic insurance coverage for another organization's property. Considering this, the parish would be responsible for the damaged equipment.

Parish festival chairperson should never sign a contract, which contains wording described above. It is only acceptable to accept responsibility for claims or property damage which the parish would be legally responsible for in the absence of the contract. Remember that no matter how small a contract may be, if it contains unfavorable hold harmless, indemnity or reimbursement wording, the parish is risking severe financial burden if a liability claim or property damage occurs. To ensure that Catholic Mutual has adequate time to review a contract, please allow at least 10 business days for review. When the signing of a contract before it has been approved is a necessity, write on the contract, "A contract is contingent upon the approval of our insurance company representative." This will allow you to void the contract if necessary.

## **SAFETY ON FESTIVAL GROUNDS**

Most claims associated with parish festivals result from trips, slips and falls on parish grounds. Many of these accidents can easily be prevented with proper planning and periodic inspections of the grounds during the festival. Below we have identified some common physical safety hazards at festivals along with suggestions to alleviate the safety hazard and greatly reduce the parish's liability in the event of an accident.

- **Electrical cords and hoses** - Electrical cords and hoses in walkways present a tremendous trip hazard at parish festivals. Vinyl cord and hose protectors should be used to combat these trip hazards and reduce the parish's liability. Other ways of dealing with these trip hazards are taping or tacking down the loose cords and hoses or placing orange cones at either end of a cord or hose extending across a walkway identifying its presence.

- **Lighting** - As the majority of parish festivals extend into the evening hours, adequate lighting is essential to reduce the parish's liability in the event of an evening fall. The festival grounds themselves should be well lit along with parking areas provided by the parish. Temporary lighting should be rented and utilized to insure adequate lighting.
- **Tent stakes and ropes** - Tent stakes and ropes should be marked with orange flags to identify their presence. In the event that an individual trips over a tent stake or rope, the presence of an orange flag will greatly reduce the parish's liability.
- **Debris on grounds** - Many accidents occur when people slip on food or litter on festival grounds. Although it is difficult to completely eliminate this problem, the festival should provide plenty of trash receptacles that are periodically emptied to insure that patrons of the festivals have an area to place litter. In addition to providing trash receptacles, the grounds should be periodically inspected and cleaned where needed to make sure undesirable amounts of litter are not accumulating on the grounds.

## **SECURITY**

Parish festivals need a security plan. Formal security is necessary, as parish festivals deal with large amounts of money and high volumes of people. It is highly recommended that parishes utilize security rental agencies. When hiring private security, be sure to check references and verify that you have hired a reputable security company. Once a security company is hired, allow the company to manage and supervise their own employees. Remember that the security company is a professional organization with experience in providing security at events such as parish festivals.

When confrontations between festival goers do occur, allow security personnel to handle these types of situations. Parish festival volunteer workers are not trained to deal with these types of situations and in many cases make the situation worse. The parish can be held liable in cases where a festival worker attempting to break up a fight inadvertently causes an injury.

Security during non-festival hours is as important as security during festival hours. During time periods when the festival is not operating, vandalism and theft can occur on festival grounds. For this reason, it is highly recommended that security guards be used during non-festival operating evening hours. In addition to private security, lighting is very important. Lighting should be maintained as a security measure even when the festival is not operating. The presence of night security guards and lights will greatly deter potential vandals and thieves.

## **PARKING**

Parking is a concern for parish festivals. Similar to the actual festival grounds, injuries can occur in parking areas. Additionally, vehicles can be damaged or stolen.

Adequate lighting is perhaps the most important component for a safe parking lot. Often times, temporary lighting is needed to provide adequate lighting in a field or paved area that is not normally used during evening hours, but will be used for parking during a festival. Another concern is whether or not the parking area is level. Although vehicles are not usually damaged from an uneven surface, an even surface is necessary to ensure that people do not trip and fall while walking to and from their vehicles.

Although we can attempt to provide a well-lit parking lot, we cannot guarantee that a vehicle will not be vandalized or stolen. For this reason, it is recommended signs be placed at the entrance to lots indicating, "The parish festival will not be responsible for damaged or stolen vehicles."

Parking space must be made available for emergency vehicles. Additionally, there must be access routes to and from the festival and through parking lots for emergency vehicles to travel. When planning your festival, keep in mind that the fire department, police, or an ambulance service may need access to your festival on an emergency basis.

### **MEDICAL SERVICES**

As injuries do occur at parish festivals, it is very important that medical services be utilized to reduce the effects of the injury. This is very important from both a medical and legal standpoint. The type of medical service needed at a parish festival will vary by the size and type of activities at the festival. For small, family-oriented festivals, it would be adequate to simply have first aid supplies available in the event of injury. For festivals ranging from 500 to 1500 people, the festival should have a first aid station on festival grounds. For festivals that exceed 1500 people, parishes should seriously consider contracting with an outside vendor to provide on site medical services.

First Aid stations should be visible and easily detected by an injured person and be equipped to deal with minor injuries such as cuts, abrasions, and sprains. When a major injury occurs, an ambulance should be called immediately. Whenever medical treatment is provided, it should be documented with a written record. If an individual that is injured denies medical treatment, a signed refusal of medical treatment should be obtained from that individual. Written documentation of patients should include a name, nature of injury, type of treatment, and the time.

Local police and hospitals should be alerted prior to a parish festival so these entities are aware of the possibility for the need of emergency medical services. Hospitals and emergency centers should be given relevant information such as the dates and hours of the festival, number of people anticipated at the festival, along with the types of activities at the festival that could cause injuries. A contact should be made at emergency centers and hospitals and lists of 24-hour telephone emergency numbers should be made available to festival personnel.

## **ALCOHOL**

Beer and wine coolers are sold at virtually all parish festivals. Parishes should be aware that they are potentially liable for property damage or injury claims resulting from individuals which became intoxicated at a parish festival. Specifically, parishes should be concerned with minors and making sure that people who are obviously intoxicated are not sold alcoholic beverages. Below are some recommendations that can reduce the parish's liability in the event of an alcohol related accident.

- Licensed bartenders should be present in the beer tent at all times.
- All bartenders should be at least 21 years of age and should not be allowed to consume alcohol while they are working behind the bar.
- A pre-existing plan should exist to handle individuals who have had too much to drink. The plan should include the necessary security to assist the bartender who is refusing service to an intoxicated individual along with providing alternate methods of transportation to individuals who feel they are too intoxicated to drive their vehicles. Identification should be checked to insure that individuals under the age of 21 are not served alcohol. A good rule of thumb is to check the identification of any individual that appears to be under the age of 30.
- Alcohol should not be given away as a prize.

One of the following two set ups is highly recommended for the sale of beer:

1. "The Beer Garden" atmosphere - A fence should be placed around the perimeter of the tent providing a beer garden atmosphere. Security should be placed at both entrances and exits to the beer garden. At the entrance to the beer garden, security will be responsible for identifications to ensure that individuals are of legal age to consume alcohol. At the exit points, security will be responsible for not allowing alcohol outside the beer garden area. If alcohol is allowed outside the beer garden area, security should limit the amount of beer or wine coolers that one individual can remove from the beer garden area.
2. "Bracelet Booth" - In lieu of a beer garden, a bracelet booth can be set up where identifications are checked to ensure people are of legal age to consume alcohol. An individual that has shown proper identification will be furnished with a colored bracelet designating that they are of legal age to consume alcohol at the parish festival. Security and festival workers would have the responsibility of patrolling and monitoring the grounds to ensure that individuals consuming alcohol are wearing the necessary bracelet.

## **MONEY**

If your parish festival is successful, large amounts of cash will accumulate throughout the day and evening. The parish should have a predetermined plan to deal with cash as it flows through the festival. A good plan should accomplish the following:

- Cash should be collected from festival stands at regular intervals.
- Groups of three or more individuals should be responsible for the transfer of cash from festival stands to a centralized location.
- Cash that accumulates at the festival's centralized location should be stored in a locked safe that is guarded by security.
- Cash should always be counted by at least two people.
- Bank deposits should be made at regular intervals during the festival. Cash should not be allowed to accumulate in the safe until completion of the festival.
- When collecting cash from festival stands or taking deposits to the bank, both times and routes of the collections or deposits should be varied to eliminate a pattern from developing. Catholic Mutual recommends the use of a "ticket system" at parish festivals. A ticket system allows festival participants to purchase tickets at ticket booths that can be exchanged for rides, food, beverages, or other items for sale at the parish festival. The purpose of the ticket system is to reduce the amount of cash flowing through the parish festival at various booths. Instead of each individual booth handling cash, monies will be handled at centrally located ticket booths. The use of a ticket system will reduce the risk of loss associated with theft or mysterious disappearance of festival revenues. In addition to reducing the possibility of theft, the ticket system provides an excellent internal control to monitor cash flows at parish festivals.

## **SAFETY COORDINATOR**

In addition to the festival chairperson, parish festivals should create a position called "safety coordinator." The safety coordinator will be responsible for making sure that all of the Protected Self-Insurance Program's recommendations are met. The designated safety coordinator will also be responsible for making periodic inspections of the festival grounds during the festival. Obviously, any physical safety hazards that are detected by the safety coordinator should be dealt with to remove the hazard. It is highly recommended that the safety coordinator utilize a logbook indicating the time the inspections took place during the parish festival and the condition of the festival grounds during the inspection.

(Arch)Dioceses that have utilized an on site safety coordinator volunteer at parish festivals have been very successful in reducing the number of claims associated with parish festivals. An on site safety coordinator will also greatly reduce the parish's liability in the event of a loss, as it will illustrate the parish exercised due diligence in attempting to eliminate safety hazards.

## **CLAIM PROCEDURES**

When a claim takes place, an accident report should be filled out and forwarded to Catholic Mutual on the next workday. The written accident report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and date of birth of any injured person along with the names and phone numbers of potential witnesses.

Often when an accident occurs, it is difficult to reconstruct how it happened or what the premises looked like at the time of the accident. For this reason, the festival safety coordinator should photograph accident scenes to preserve the appearance of the accident site. It is recommended that the safety coordinator videotape the parish festival grounds once the festival set-up is complete. This will assist in any recreations of the festival premises that must be done for litigation. If an individual that is injured on festival grounds feels they need immediate contact with the festival's insurance carrier, contact Catholic Mutual prior to sending the written accident report. Often a potential claimant will contact an attorney because he or she has not been contacted in a timely fashion by the insurance company. For your convenience, we have attached an example of an accident report that can be used at parish festivals. Accident reports should be made available to all operational supervisors and security staff.

## **THANK YOU**

Thank you for taking the time to read this material. As noted earlier, Catholic Mutual has a wealth of supplemental material regarding parish festival safety that is available to parishes. Please feel free to contact us the Risk Management Department at (800) 228-6108 with any questions that may arise.

FESTIVAL (2/07)

# PARISH FESTIVAL VENDOR HOLD HARMLESS/INDEMNITY AGREEMENT

PARISH: \_\_\_\_\_

PARISH is understood to include the Diocese/Archdiocese of \_\_\_\_\_

PARISH FESTIVAL VENDOR: \_\_\_\_\_

TYPE OF VENDOR: \_\_\_\_\_

DATES OF PARISH FESTIVAL: \_\_\_\_\_

The above named PARISH FESTIVAL VENDOR agrees to defend, protect, indemnify, and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named PARISH FESTIVAL VENDOR or any of its agents, family members, officers, volunteers, helpers, partners, organizational members, or associates in connection with the operations of the above named PARISH FESTIVAL VENDOR at the above named PARISH.

PARISH FESTIVAL VENDOR agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than two million dollars (\$2,000,000) per occurrence. PARISH FESTIVAL VENDOR also agrees to have the PARISH named as an “**Additional Insured**” on its general liability policy for the DATES OF PARISH FESTIVAL in relationship to the PARISH FESTIVAL VENDOR’S activities. It is agreed that PARISH FESTIVAL VENDOR also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

**If and only if** PARISH FESTIVAL VENDOR fails to comply with the above (second) paragraph, then PARISH FESTIVAL VENDOR agrees to protect, defend, hold harmless, and fully indemnify the above named PARISH for any claim or cause of action whatsoever which takes place during the above identified DATE(S) OF PARISH FESTIVAL that is brought against the PARISH by the above named PARISH FESTIVAL VENDOR or its employees, agents, guests, invitees, customers, partners, family members, organizational members, and associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents or the negligence of any other individual or organization not a party to this agreement. If any paragraph or sentence of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: \_\_\_\_\_

(Must be an official agent of PARISH FESTIVAL VENDOR)

NAME AND TITLE: \_\_\_\_\_

DATE: \_\_\_\_\_

(VENDOR (2/07))

# *Catholic Mutual. . ."CARES"*

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## **HOW DO I KNOW IF MY PARISH HAS BEEN NAMED AS AN "ADDITIONAL INSURED?"**

Many parishes have a difficult time determining when they have been named as an additional insured on a tenant, contractor or facility user insurance policy. Parishes often obtain a certificate of insurance, which names the parish as a "certificate holder." Please refer to Exhibit A where St. Augustine Parish has been named as a "certificate holder." It is not adequate to be named as a "certificate holder."

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the parish and the Arch/Diocese are named as an additional insured. Please refer to Exhibits B and C for examples of certificates of insurance where parishes have been named as an additional insured. Please note that not every certificate of insurance naming the parish and the Arch/Diocese as an additional insured will look like Exhibits B and C. However, somewhere on the certificate the words additional insured must appear.

It is very important that the parish be listed as an additional insured rather than as a "certificate holder." As a "certificate holder," the parish has no legal rights under a tenant, contractor or facility user's insurance policy. However, when the parish has been named as an additional insured, the insurance policy of the tenant, contractor or facility user must defend the parish against claims, which resulted from tenant, contractor or facility user operations at the parish. The purpose of being named as an additional insured is to reduce the number of dollars spent on claims not related to parish activities. Therefore, it is essential that parishes verify that both the parish and the Arch/Diocese have been named as an additional insured.

Since a contractor, tenant, facility user or parish festival vendor will have to make a specific request to their insurance company to get the parish named as an additional insured, it is important to inform them of this requirement well in advance.

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE ( )

**PRODUCER**

Adams Insurance Service  
11046 W. Blumound  
P.O. Box 26308  
Milwaukee, WI 53226

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES COVERED HEREIN.

**INSURERS AFFORDING COVERAGE**

**INSURED**

Construction, Inc.

INSURER A: Heritage Mutual Ins. Company  
INSURER B:  
INSURER C: EXHIBIT "B"  
INSURER D:  
INSURER E:

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED, IF ANY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF THE POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS								
A	<b>GENERAL LIABILITY</b> <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC	965541	06/01/94	06/01/95	EACH OCCURRENCE \$ 1,000 FIRE DAMAGE (Any one fire) \$ 500 MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ 1,000 GENERAL AGGREGATE \$ 1,000 PRODUCTS - COMP/OP AGG \$ 1,000								
A	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	965541	06/01/94	06/01/95	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$								
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO	EXHIBIT "B"			AUTO ONLY - EA ACCIDENT \$ OTHER THAN EA ACC \$ AUTO ONLY: AGG \$								
	<b>EXCESS LIABILITY</b> <input type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE  DEDUCTIBLE RETENTION \$				EACH OCCURRENCE \$ AGGREGATE \$ \$ \$ \$								
A	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>	965541	06/01/94	06/01/95	<table border="1"> <tr> <td>WC STATU-TORY LIMITS</td> <td>OTH-ER</td> </tr> <tr> <td>E.L. EACH ACCIDENT</td> <td>\$ 100</td> </tr> <tr> <td>E.L. DISEASE - EA EMPLOYEE</td> <td>\$ 100</td> </tr> <tr> <td>E.L. DISEASE - POLICY LIMIT</td> <td>\$ 500</td> </tr> </table>	WC STATU-TORY LIMITS	OTH-ER	E.L. EACH ACCIDENT	\$ 100	E.L. DISEASE - EA EMPLOYEE	\$ 100	E.L. DISEASE - POLICY LIMIT	\$ 500
WC STATU-TORY LIMITS	OTH-ER												
E.L. EACH ACCIDENT	\$ 100												
E.L. DISEASE - EA EMPLOYEE	\$ 100												
E.L. DISEASE - POLICY LIMIT	\$ 500												
	OTHER				EXHIBIT "B"								

**DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS**

\*ADDITIONAL INSURED IS ADDED FOR LIABILITY - MEMBER ORGANIZATION IS ADDED AS ADDITIONAL INSURED  
 CARMELITE MONASTERY ONLY VALID WHEN CONSTRUCTION, INC. IS CONDUCTING THEIR OPERATION

**CERTIFICATE HOLDER**

Carmelite Monastery  
Box 178  
Anywhere, USA 98765

**ADDITIONAL INSURED; INSURER LETTER:**

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS AGENTS OR REPRESENTATIVES.

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (M

**PRODUCER**

Palmer & Cay/Carswell, Inc.  
 Girl Scout Accounts  
 P.O. Box 847  
 Savannah, GA 31402

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES

**INSURERS AFFORDING COVERAGE**

**INSURED**

ABC Company

INSURER A: St. Paul Fire & Marine Ins. Company

INSURER B:

INSURER C: EXHIBIT "A"

INSURER D:

INSURER E:

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED, MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF THE POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YY)	POLICY EXPIRATION DATE (MM/DD/YY)	LIMITS
A X A	<b>GENERAL LIABILITY</b>	EXHIBIT "A"			EACH OCCURRENCE \$ 1,000
	COMMERCIAL GENERAL LIABILITY				FIRE DAMAGE (Any one fire) \$ 250,000
	CLAIMS MADE <input checked="" type="checkbox"/> OCCUR				MED EXP (Any one person) \$ 5,000
					PERSONAL & ADV INJURY \$ 1,000
					GENERAL AGGREGATE \$ 10,000
					PRODUCTS - COMP/OP AGG \$ 10,000
	GEN'L AGGREGATE LIMIT APPLIES PER: POLICY <input type="checkbox"/> PROJECT <input type="checkbox"/> LOC <input type="checkbox"/>				
	<b>AUTOMOBILE LIABILITY</b>	EXHIBIT "A"			COMBINED SINGLE LIMIT (Ea accident) \$
	ANY AUTO				BODILY INJURY (Per person) \$
	ALL OWNED AUTOS				BODILY INJURY (Per accident) \$
	SCHEDULED AUTOS				PROPERTY DAMAGE (Per accident) \$
	HIRED AUTOS				
	NON-OWNED AUTOS				
	<b>GARAGE LIABILITY</b>				AUTO ONLY - EA ACCIDENT \$
	ANY AUTO				OTHER THAN EA ACC \$
					AUTO ONLY: AGG \$
	<b>EXCESS LIABILITY</b>				EACH OCCURRENCE \$
	OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/>				AGGREGATE \$
					\$
	DEDUCTIBLE				\$
	RETENTION \$				\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>				WC STATUTORY LIMITS OTH-ER
					E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$
	<b>OTHER</b>				EXHIBIT "A"

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

AS RESPECT TO ACTIVITIES OF ABC COMPANY

**CERTIFICATE HOLDER**

Carmelite Monastery  
 2530 S. Howell Avenue  
 Anywhere, USA 98765

ADDITIONAL INSURED: INSURER LETTER: \_\_\_\_\_

**CANCELLATION**

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 30 DAY NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER, ITS

# ACORD™ CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YY)

<b>PRODUCER</b> Willis Corroon Corporation of Wisconsin, Inc. One Plaza East, Suite 1400 100 East Kilbourn Avenue Milwaukee, WI 53202-3196 (414)271-9800	THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES REFERENCED HEREIN.
	<b>INSURERS AFFORDING COVERAGE</b> INSURER A: National Union Fire Insurance of P INSURER B: Travelers Indemnity Company (The) INSURER C: Northfield Insurance Company INSURER D: EXHIBIT "C" INSURER E:
<b>INSURED</b> Day Care, Inc.	

**COVERAGES**

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED, MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF THE POLICIES. AGGREGATE LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

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					FIRE DAMAGE (Any one fire) \$ 50,000
					MED EXP (Any one person) \$ 5,000
					PERSONAL & ADV INJURY \$ 1,000
					GENERAL AGGREGATE \$ 3,000
					PRODUCTS - COMP/OP AGG \$ 3,000
B	<b>AUTOMOBILE LIABILITY</b> <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS <input checked="" type="checkbox"/> NON-OWNED AUTOS	I810721J5170IND95	02/09/95	02/09/96	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000
					BODILY INJURY (Per person) \$
					BODILY INJURY (Per accident) \$
					PROPERTY DAMAGE (Per accident) \$
	<b>GARAGE LIABILITY</b> <input type="checkbox"/> ANY AUTO				AUTO ONLY - EA ACCIDENT \$
					OTHER THAN EA ACC \$
					AUTO ONLY: AGG \$
C	<b>EXCESS LIABILITY</b> <input checked="" type="checkbox"/> OCCUR <input type="checkbox"/> CLAIMS MADE <input type="checkbox"/> DEDUCTIBLE <input type="checkbox"/> RETENTION \$	UL004446	02/09/95	02/09/96	EACH OCCURRENCE \$ 1,000
					AGGREGATE \$ 1,000
					\$
					\$
	<b>WORKERS COMPENSATION AND EMPLOYERS' LIABILITY</b>				WC STATUTORY LIMITS OTH-ER
					E.L. EACH ACCIDENT \$
					E.L. DISEASE - EA EMPLOYEE \$
					E.L. DISEASE - POLICY LIMIT \$
	<b>OTHER</b> EXHIBIT "C"				

DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES/EXCLUSIONS ADDED BY ENDORSEMENT/SPECIAL PROVISIONS

- Certificate Holder: Carmelite Monastery
- Certificate Holder is named Additional Insured, but ONLY with respect to liability arising out of Operations/Premises Owned by or Rented to Day Care, Inc.

<b>CERTIFICATE HOLDER</b> Carmelite Monastery 321 South 4th Street Anywhere, USA 98765	<b>ADDITIONAL INSURED; INSURER LETTER:</b>	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EFFECTIVE DATE THEREOF, THE ISSUING INSURER WILL ENDEAVOR TO MAIL 10 DAYS NOTICE TO THE CERTIFICATE HOLDER NAMED TO THE LEFT, BUT FAILURE TO DO SO SHALL IMPOSE NO OBLIGATION OR LIABILITY OF ANY KIND UPON THE INSURER. ITS CANCELLATION SHALL
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