

9

Risk Management



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9.1 Introduction

The Archdiocese of St. Louis has an Office of Risk Management (Office) that administers the property and casualty risk program for all of its parishes, offices and agencies. This is a partially self-funded program, meaning that the Archdiocese pools the resources from all parties with claim exposure and underwrites portions of the different types of coverage related to property, vehicles, crime, liability and workers' compensation.

The Office purchases coverage beyond prescribed self-funded limits through Arthur J. Gallagher Risk Management Services, Inc., a professional insurance broker. They assist with the administration of the program, including the bid process. A subsidiary company, Gallagher Bassett Services, Inc., handles the claims.

Each year the Office of Risk Management assesses the parishes, offices and agencies through the Consolidated Billing, which is administered by the Archdiocesan Finance Office.

Each parish should have a Risk Coordinator who is appointed by the pastor. This person should become familiar with the Risk Management Manual and Safety Manual and handle all matters that may develop into a claim by filing an incident report. It is important that the Office is notified whenever the person is replaced, because all material sent to the pastor is also sent to the Risk Coordinator.

Please refer to the Risk Management Manual/Safety Manual that is issued and updated regularly by the Office of Risk Management.

The Risk Management Manual/Safety Manual and claim forms are currently available on the Risk Management section of the Archdiocese of St. Louis website.

Please refer to the next page for a directory of Risk Management telephone numbers.

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9.1.1 Directory of Important Risk Management Telephone Numbers

Call Arthur J. Gallagher Risk Management Services, Inc. – Phone 314.965.4346 or 1.800.877.8218 Fax: 1.866.201.3567

Sandy Gross (Extension 269) for:

- Certificates of Insurance and specific information on coverage and deductibles
- To request cards certifying coverage in our vehicle program
- General Information or requests
- Workers' Compensation Treatment Authorization forms
- Risk Management Manual

Craig Parres (Extension 243) for:

- Boiler and Machinery Inspection questions
- Coverage questions
- Questions pertaining to the rental of autos

- For Workers' Compensation medical referrals contact Candice Langbecker at 314-800-0358.

Call Gallagher Bassett Services, Inc. at 314.965.7810 or 1.877.263.9897 for **reporting claims:**

- | | | |
|---|----------------|--------------------|
| • Workers' Compensation | Ext. 358 | Candice Langbecker |
| • Workers' Compensation Supervisor | Ext. 213 | Tami Glosemeyer |
| • Property, Liability & Auto Supervisor | Ext. 227 | Kim Kersting |
| • Property, Liability & Auto Supervisor | Ext. 204 | Tom Kienstra |
| • Property, Liability & Auto | Ext. 230 | Lisa Jackson |
| • Property, Liability & Auto | Ext. 254 | Kim Stoff |
| • Property, Liability & Auto | Ext. 255 | Evan Emel |
| • Fax Number | 1.866.947.2227 | |

If these individuals are unavailable in an emergency, press 0 and ask the operator to assist in obtaining someone from the department to take your claim report from the Archdiocese of St. Louis (during office hours). **For after-hours emergency reporting, call 1.800.428.5428 and your call will be re-directed to an adjuster.**

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9.2 Workers' Compensation

All parishes are assessed annually for workers' compensation. A report of all payroll as of June 30 must be submitted to the Archdiocesan Finance Office by each parish on the form provided. All claims for work related injuries must be submitted to Gallagher Bassett Services in accordance with the procedures described in the Risk Management Manual. If medical care is needed, the person should be given a Treatment Authorization Form, properly filled out, and sent to the nearest approved location (these are listed in the manual). Gallagher Bassett Services will handle all processing of the claim. Direct all correspondence you may receive to them.

The annual premium is based on the amount of the parish's annual payroll for each classification of workers.

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9.3 Property/Liability Coverage

Property

It is the responsibility of each parish to immediately notify the Office of Risk Management (Office) of all changes such as purchases, sales, demolition, major renovation or construction of buildings by completing the Building Input Form located in the Risk Management Manual. Failure to do so could result in the building not having coverage. All claims should be reported to Gallagher Bassett Services. Follow their instructions regarding what needs to be done immediately to secure or protect the property if there is damage. Also complete the loss report for property and forward it to them.

Liability

Gallagher Bassett Services should be notified immediately of all potential liability claims. These claims should be reported on the Incident Report in the Risk Management Manual. Instructions for completing the form are included.

Vehicles

All parish, office and agency vehicles and those belonging to priests assigned there should be included in the program. Changes should be submitted to the Office on a Vehicle Change Request Form included in the Risk Management Manual. A form should be submitted for each vehicle that is added to or removed from the program. When a vehicle is added, a copy of the title or registration must accompany the form. The vehicle will not be added to the coverage without the title or registration. Personal vehicles of priests and others should be registered in the name of the priest or other person.

Property Inspection

Parish, office and agency properties will be inspected periodically by a representative from Gallagher Bassett Loss Prevention Office. These inspectors work with your personnel to ensure that your physical plant is free from safety hazards. Gallagher Bassett will notify you in advance of the inspection and the inspector will contact the location to arrange a convenient date and time.

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9.4 Guidelines for the Use of Beverage Alcohol

The following Guidelines regarding serving beverage alcohol have been developed for all parishes, parish organizations, agencies and entities of the Archdiocese of St. Louis.

1. All federal, state and local laws and ordinances must be observed. This includes regulations required for the sale of alcohol, prohibiting the distribution of alcohol to minors and not serving alcohol to intoxicated persons.
2. The group or organization sponsoring an activity or event at which alcoholic beverages are to be served must have permission from the pastor of the parish or the director of the agency that hosts the event or activity.
3. Alcoholic beverages and food containing alcohol must be clearly labeled or identified as such.
4. Alcoholic beverages that are designed to facilitate rapid alcohol consumption, including grain alcohol and shots, are prohibited.
5. Whenever alcohol is served, non-alcoholic alternatives must always be offered with equal accessibility.
6. The serving or use of alcoholic beverages at events should not be 'actively marketed' during the event.
7. Alcohol is not to be served to anyone or brought in by someone, including adults, at any event directed primarily to and for minors. This includes elementary and high school events, CYC events, Scouting activities, etc.
8. All adults should be mindful of their Christian responsibility to drink in moderation and to give a good example to our youth. "Clergy, employees and volunteers should never be involved with the illegal possession and/or illegal use of drugs and/or alcohol. They must never supply such substances to minors nor may they consume alcohol while functioning in an official capacity with minors. This includes those who are involved with children as coaches or managers of sports teams." (Code of Ethical Conduct for Clergy, Employees and Volunteers Working with Minors §4.5)
9. Parish and agency leaders are responsible for ensuring these guidelines are made known and observed.

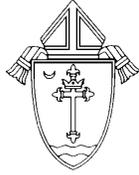
Approved by the Presbyteral Council September 19, 2013

And

Promulgated by the Archbishop of St. Louis November 1, 2013

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9.5 Best Practices Insurance Deductibles



OFFICE OF RISK MANAGEMENT
Archdiocese of St. Louis

MEMO

August 15, 2009

TO: All Parishes, Agencies and Schools
FR: Office of Risk Management
RE: Best Practices Insurance Deductibles

All locations are encouraged to adhere to Insurance Best Practices. Following Best Practices could reduce or eliminate the risk of any type of loss. The elimination or reduction of losses is most important in keeping our future insurance premiums as low as possible.

Best Practices include establishing sound Safety practices, the continuous maintenance of property and machinery, correcting known safety defects, adhering to Archdiocesan policies and procedures and, if a loss does occur, timely reporting the loss to our claim administrator, Gallagher Bassett Services, Inc.

Historically, there have been a number of claims that have resulted from or made worse by the failure to adhere to Best Practices, or, in other words, because of Poor Practices.

Some examples of Poor Practice affecting claims would be:

- Late reporting of Workers' Compensation claims. (State law requires reporting all injuries to our claims administrator, Gallagher Bassett, within five days of knowledge of the injury).
- Money stolen from an "off the books" account. Use of a rubber stamp or other method of facsimile signatures. Other practices that do not comply with the Financial Management Control Manual for Parishes.
- Injuries sustained because of a building or premises defect that should have been repaired.
- Contents of building destroyed by rain leaking through a poorly maintained roof.
- All unlawful activities.

The attachment to this memorandum lists the insurance deductibles by line of coverage.

Please note that the Poor Practices deductible will be applied when the Poor Practice is deemed material to a loss.

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9.5 Best Practices Insurance Deductibles

St. Louis Archdiocesan Self-Insured Program Priests, Parishes, Agencies and Schools Deductibles

Line of Coverage	Best Practice Deductible	Poor Practice Deductible*	Examples of Poor Practices
Auto, General Liability, Workers' Compensation	None	\$5,000	Late Reporting of Claim, Failure to Correct a Known Safety Hazard, All Unlawful Activities
Auto Comprehensive and Collision	\$500	\$2,500	Late Reporting of a Claim
Property Claim	\$2,500	\$10,000	Late Reporting of a Claim, Poor Maintenance of Damaged Building
Boiler and Machinery	\$2,500	\$10,000	Late Reporting of a Claim, Poor Maintenance of Builder and Machinery
Clergy Personal Property	\$200	\$500	Late Reporting of a Claim
Crime – Employee Dishonesty, Forgery, Fraud, Funds Transfer Fraud, Computer Fraud, Other Crime Claims	\$10,000	\$25,000	Late Reporting of a Claim, Failure to Adhere to Process and Procedures Outlined in "Financial Management Control Manual for Parishes," All Unlawful Activities

*Applied when Poor Practice is deemed material to a loss