



MICHIGAN CATHOLIC CONFERENCE

Please share this
Newsletter with
your staff.

ROUTING:

- Pastor
- Associate Pastor
- Administrator
- Bookkeeper
- Principal
- Director of Religious Ed
- Director of Youth Ministry
- Athletic Director
- Maintenance Staff

RISK MANAGEMENT AND CLAIMS SERVICES NEWSLETTER

NEW WAY TO FILE A CLAIM

The MCC now offers a hotline to make calling in a loss easier and more efficient than ever. This hotline is available to you **24 hours a day, 7 days a week**. Gallagher Bassett Services (GB), who still handles our claims, has provided us a designated phone number that will identify the caller as a Michigan Catholic Conference insured making file setup and distribution much quicker. What's more is by the end of the call, you will receive a Loss Number that can be used for future correspondence with GB, MCC, and various third parties (repair shops, healthcare systems, etc.). This **ONE** phone number you need to know is:



(833) MCC-LOSS / (833) 622-5677

Regardless of the type of loss you need to report (employee or volunteer injury, building or vehicle damage, theft, etc.), the Gallagher Bassett Intake Specialist will ask you a set of questions required for submission and provide you a Loss Number before the call is over. For alternative ways and forms to submit a loss and special instructions on Workers Compensation, Cyber, Boiler & Machinery and other claims, please visit the Risk Management section of our website www.micatholic.org. If you have any questions, as always, please contact us.

Cyber Security WEBINARS

The Risk Management and Claims Services department at Michigan Catholic Conference recently began a series of four webinars on the topic of cyber security. If you were able to attend any of our webinars, we thank you again for taking the time from your schedule to join us. If you happened to miss any of them, we have made them available on our website to view at your leisure.

While many churches and schools have already taken action to prevent cyber-attacks, there is no better time to brush up on the subject and learn about today's most effective tactics from "bad actors." We encourage you to view our webinars and learn what can be done to prevent them from gaining access to your sensitive information. Technology is ever evolving which means cyber threats are, too.

Volunteers

We've noticed an increase in the number of phone calls asking about having volunteers help with improvement projects, general maintenance, and lawn care. Volunteers are welcome to offer their services to churches and schools, but we kindly ask there be a few actions they do not perform. The use of ladders, power tools, and installation/replacement of electrical components should be left to hired professionals. We've unfortunately had an uptick in incidents involving volunteers who have tragically lost their ability to perform basic human functions.

Inflatables

With warmer weather approaching, it's likely you've started to discuss parish festivals. It seems there has been some popularity in the rental of inflatables. While we think bounce houses, moon walks, etc. can be a lot of fun, the Protected Loss Fund Program does not provide insurance coverage should an incident arise from an inflatable. This exclusion also applies to trampolines, dunk tanks, and any other piece of "rebounding

equipment.” If you’re absolutely set on having one of these items at your festival, please be sure to get a certificate of insurance from the third party you’re hiring. The requirements for that certificate of insurance are as follows:

- Minimum \$1,000,000 in Liability Coverage (\$2,000,000 for locations under the Archdiocese of Detroit)
- The certificate lists the diocese, Bishop, and parish/school/etc. as Additional Insureds

Special Events

We are also seeing an increase in the use of parish and school facilities for private events that require the purchase of Special Events Insurance through the MCC. Applications are only available on our website. We encourage you to visit the site, learn the application process, and browse the additional information we have about Special Events. Not all events require this special insurance; here is a list of suggested guidelines to follow in determining the need:

Non-Sponsored Events, that require Special Events Insurance:

- Weddings/Bridal Showers
- Retirement, Birthday, Anniversary Parties
- Banquets
- Dances, Miscellaneous Parties

Sponsored Events where Special Events Insurance is not required:

- Parish Meetings
- Parish Festivals, Bazaars, Dinners
- Parish Plays, Open House, etc.
- Parish Affiliated Group (Ushers Club, etc.) activities

Fine Arts

Due to the increasingly challenging insurance marketplace, underwriters are asking more questions and requiring more information. This is no truer than it is with our property insurance. To secure the right amount of property coverage going forward, the underwriter needs a better sense of the fine arts we have in and around our properties. Years ago, the MCC sent out a request to inventory your fine arts. An update is needed and we are asking you to provide us with a current list of your fine arts, if applicable. Keep in mind, any item that can be readily replaced through a church supply company would not be considered fine art. Items of rarity, historical value or artistic merit valued over \$25,000 are all examples of fine arts items. We have added a link to our website where you can provide us with a description of the item, the value, and whether you have an appraisal on file. This way, we have an inventory at MCC of your fine arts that can easily be provided to the underwriters or claims adjuster if the need arises in case of a loss.



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510 South Capitol Avenue
Lansing, MI 48933

Nonprofit
U.S. Postage
PAID
Lansing, MI
Permit No. 35

Loss Prevention Reminders

If you have any new additions, new buildings, major remodeling, or any other construction projects going on currently or planned for the future that would affect coverage, you must let us know so we can make certain our files are appropriately updated.



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