

**Property, Crime, Liability, Excess, Workers Compensation and Auto Insurance Program**  
**Diocese of Green Bay**  
July 1, 2023 – July 1, 2024

**PROPERTY OVERVIEW**

Coverage Description	Limit	Note
Buildings and Contents	\$20,000,000	<i>Some Exceptions Apply, contact Aon for additional details</i>
Cause of Loss	All Risk except as excluded	<i>Includes Boiler &amp; Machinery perils</i>
Valuation Clause	Replacement Cost	<i>For most property types</i>
Loss of Income and Extra Expense	\$5,000,000 Aggregate	<i>Includes Rental Value, Tuition and Fees</i>
Electronic Data Processing Equipment & Media		<i>Valuable Papers &amp; Accounts Receivable</i>
Ordinance or Law & Fine Arts		
Property in the Open	\$100,000 (per item)	<i>Shrines, playground equipment, walls, flagpoles, fences, bleachers, statues, signs and light poles</i>
Builders Risk (no cost with contract modifications)	\$10,000,000	<b>Contact St. Joseph Real Estate Corp or Aon for required contract addendum prior to signing contracts</b>
Garagekeepers Legal Liability	\$100,000	<i>For Valet Parking</i>
<b>Property Loss Deductibles</b>		
Property Losses	<b>\$ 3,500*</b>	<i>Per Occurrence</i>
Garagekeepers Legal Liability	\$500 Comprehensive - \$1,000 Collision	<i>Per Vehicle</i>
<b>Flood and Earthquake are subject to Sublimits and higher deductible levels – Contact Aon for details</b>		
<b>Some property types &amp; perils insured are subject to lower limits and / or coverage restrictions – Contact Aon with any questions</b>		

**\*Note:** This is a deductible change

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**CRIME OVERVIEW**

Coverage Description	Limit	Note
Employee Dishonesty	\$500,000	\$5,000 Deductible
Forgery or Alteration	\$500,000	\$5,000 Deductible
Theft Disappearance & Destruction	COVERAGE INCLUDES SCRIP ON PREMISES	<b>Contact Aon for Off-Premises Scrip Coverage</b>
Inside and Outside the premises		\$5,000 Deductible
Computer Fraud & Funds Transfer Fraud		<b>\$5,000 Deductible*</b>

\*Note: This is a deductible change

**GENERAL LIABILITY OVERVIEW**

Coverage Description	Limit	Note
Bodily Injury, Property Damage & Personal Injury	\$500,000	Each Occurrence & Aggregate
Medical Payments to Others (Excess Form)	\$1,000	Students, Sports and Athletics <b>Excluded</b>
Directors & Officers Liability	\$500,000 Each Claim	Claims Made Form - Includes School Boards
Employment Practices Liability <b><u>Employee Termination requires consultation with Diocese Designated Counsel. Contact Diocese of Green Bay H.R. Dept. or Education Dept.</u></b>	\$1,000,000 Annual Aggregate	Claims-Made Form Deductible 20% with a \$25,000 Maximum
Sexual Misconduct Coverage Endorsement	\$5,000,000 Per Loss / Aggregate	Claims Made Form with large retention
Commercial Excess Liability	Various excess limits apply above underlying liability coverages	<b>Also applies to Master Automobile Policy</b> <b>Contact Aon if specific limits are required for a certificate or contract</b>

Coverage outline provided for informational purposes only, policy terms and conditions take precedence  
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**AUTOMOBILE OVERVIEW**

Coverage for “OWNED” VEHICLES is provided through the Master Auto Policy on a scheduled basis. Each entity that owns vehicles receives an individual premium allocation and Automobile Insurance Identification card.		
Coverage Description	Limit	Deductibles
LIABILITY	\$500,000	N/A
MEDICAL PAYMENTS	\$10,000	N/A
UM/UIM	\$500,000	N/A
PHYSICAL DAMAGE OWNED (if elected)	Actual Cash Value	Comprehensive - \$500 Collision - \$500
RENTAL VEHICLES LIABILITY <sup>1,2,3</sup>	\$500,000	N/A
RENTAL VEHICLE PHYSICAL DAMAGE <sup>1,2,3</sup>	Actual Cash Value	Comprehensive - \$100 Collision - \$250
NON-OWNED LIABILITY	Liability is included	
RENTAL REIMBURSEMENT	\$30 any one Day/ 30 days/ \$900 any one Period	

1. When renting vehicles, completion of “Defensive Driving” video on CMG’s website is highly encouraged.
2. Coverage is excluded for any 11-15 passenger vans
3. When renting vehicles, this should be done under the Parishes name and not the individual.

**WORKERS COMPENSATION OVERVIEW**

Employers Liability	Limit
Bodily Injury – By Accident – Each Accident	\$100,000
Bodily Injury – By Disease – Each Employee	\$100,000
Bodily Injury – By Disease – Policy Limit	\$500,000

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