

Property, Crime, Liability, Excess, Workers Compensation and Auto Insurance Program
Diocese of Green Bay
 July 1, 2022 – July 1, 2023

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 & 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		Valuable Papers & Accounts Receivable
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	Contact St. Joseph Real Estate Corp or Aon for required contract addendum prior to signing contracts
Garagekeepers Legal Liability	\$100,000	<i>For Valet Parking</i>
Property Loss Deductibles		
Property Losses	\$ 2,500	<i>Per Occurrence</i>
Garagekeepers Legal Liability	\$500 Comprehensive - \$1,000 Collision	<i>Per Vehicle</i>
<i>Flood and Earthquake are subject to Sublimits and higher deductible levels – Contact Aon for details</i>		
<i>Some property types & perils insured are subject to lower limits and / or coverage restrictions – Contact Aon with any questions</i>		

Coverage outline provided for informational purposes only, policy terms and conditions take precedence
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Prepared on: 7/1/2022



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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 Inside and Outside the premises	COVERAGE INCLUDES SCRIP ON PREMISES \$500,000	Contact Aon for Off-Premises Scrip Coverage \$5,000 Deductible
Computer Fraud & Funds Transfer Fraud	\$250,000	\$1,000 Deductible

GENERAL LIABILITY OVERVIEW

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

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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 (if elected)	Actual Cash Value	Comprehensive - \$250 Collision - \$250
RENTAL VEHICLES LIABILITY ^{1,2,3}	\$500,000	N/A
RENTAL VEHICLE PHYSICAL DAMAGE ^{1,2,3}	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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