

Property, Crime, Liability, Excess, Workers Compensation and Auto Insurance Program

Diocese of Green Bay

July 1, 2020 – July 1, 2021

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 | | <i>Valuable Papers & 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 | 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> |
| Flood and Earthquake are subject to Sublimits and higher deductible levels – Contact Aon for details | | |
| Some property types & perils insured are subject to lower limits and / or coverage restrictions – Contact Aon with any questions | | |

Coverage outline provided for informational purposes only, policy terms and conditions take precedence
May not be copied or distributed without the written consent of Aon.

Prepared on: 7/1/2020



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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 | Each Occurrence & Aggregate |
| Medical Payments to Others (Excess Form) | \$1,000 | Students, Sports and Athletics Excluded |
| Directors & Officers Liability | \$500,000 Each Claim | Claims Made Form - Includes School Boards |
| 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 | 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 | 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 – Aggregate | \$500,000 |

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