



## **INSURANCE COVERAGE**

All parishes have property and liability and workers compensation insurance coverage through the Dioceses policies with Catholic Mutual.

Please note the following policies and limitations:

1. Each parish and institution operated by the Diocese has liability coverage for property damage and bodily injury.
2. If alcoholic beverages are served on parish property at a parish-sponsored event, the parish needs to follow the [Alcoholic Beverages and Liquor Liability Policies](#). If the event is not parish sponsored, the parish must be provided with a liability certificate including "host liquor liability" and must purchase special event coverage as described below.
3. [Special event coverage forms](#) are available for non-parish events through Catholic Mutual. Forms for this coverage can be found on the Diocesan Website <https://owensborodiocese.org/diocesan-forms/>. These forms need to be filled out and sent to the McRaith Catholic Center with a \$95 check fifteen days before the event. The McRaith Catholic Center will file this form with Catholic Mutual. Any accident at this event needs to be reported to the Diocesan Office of Administration ASAP.
4. Any outside contractor who is providing a service to the parish must provide certificates of Worker's Compensation and Liability Coverage before any work is authorized. The limit must be a minimum of \$1,000,000.
5. All accidents must be reported to the McRaith Catholic Center without delay.
6. Each priest must have a minimum automobile coverage of \$500,000 for each of the following: liability, bodily injury, uninsured motorist, and underinsured.