
INSURANCE AND RISK MANAGEMENT

INSURANCE REQUIREMENTS FOR CONTRACTS/LEASES

	<u>Required Minimum Coverage</u>
I. New Construction and Renovations	
A. Comprehensive General Liability including Products, Completed Operations, Broad Form Property Damage and Explosion, Collapse & Underground for contracts	\$2,000,000 Combined Single Limit (Subject to Project Value)
B. Comprehensive Auto Liability work site vehicles	\$2,000,000 Combined Single Limit
C. Professional Liability (Architects, Engineers, Surveyors)	\$1,000,000 Combined Single Limit (Subject to Project Value)
D. Builders Risk Policy to cover property which is used or incidental to construction or installation at the construction site	Provided by Catholic Mutual \$10,000,000/ \$1,000,000 Builder's Risk Earthquake Coverage
E. Workers' Compensation	Proof of Statutory Coverage
F. Hold Harmless/Indemnification	Required
G. Additional Insured Certificates of Insurance should be obtained showing limits of Liability; and naming the Roman Catholic Church of the Archdiocese of Santa Fe, a Corporation Sole; Archdiocese of Santa Fe Real Estate Corporation, Trustee; and your specific Parish Corporation, a NM Corporation, as an Additional Insured	Required

II. Repair Contracts (CONTRACTS FOR LESS THAN \$10,000)	Required Minimum Coverage
A. Comprehensive General Liability including Products, Completed Operations, Broad Form Property Damage and Explosion, Collapse and Underground for contracts	\$1,000,000 Combined Single Limit
B. Comprehensive Auto Liability work site vehicles	\$2,000,000 Combined Single Limited
C. Builders Risk Policy to cover property which is used or incidental to construction or installation at the construction site	Provided by Catholic Mutual \$10,000,000/ Builder's Risk Earthquake Coverage \$1,000,000
D. Workers' Compensation	Proof of Statutory Coverage
E. Hold Harmless/Indemnification Agreement	Required
F. Additional Insured Certificates of Insurance should be obtained showing limits of Liability and naming the Roman Catholic Church of the Archdiocese of Santa Fe, a Corporation Sole; Archdiocese of Santa Fe Real Estate Corporation, Trustee; and your specific Parish Corporation, a NM Corporation, as an Additional Insured	Required

III. Maintenance/Service Contracts	Required <u>Minimum Coverage</u>
A. Comprehensive General Liability including Products, Completed Operations, Broad Form Property Damage and Explosion, Collapse and Underground for contracts	\$1,000,000 Combined Single Limit
B. Comprehensive Auto Liability	\$2,000,000 Combined Single Limit
C. Workers' Compensation	Proof of Statutory Coverage
D. Hold Harmless/Indemnification Agreement	Required
E. Additional Insured Certificates of Insurance should be obtained showing limits of Liability and naming the Roman Catholic Church of the Archdiocese of Santa Fe, a Corporation Sole; the Archdiocese of Santa Fe Real Estate Corporation, Trustee; and your specific Parish Corporation, a NM Corporation, as an Additional Insured	Required
IV. Lease Agreements (Long Term)	Required <u>Minimum Coverage</u>
A. All agreements must be in writing	Required
B. Comprehensive General Liability Broad form Property damage and/or Fire legal liability	\$1,000,000 Combined Single Limit or Value of Building whichever is greater
C. Hold Harmless/Indemnification Agreement	Required
D. Additional Insured Certificate of Insurance should be obtained showing limits of liability and naming the Roman Catholic Church of the Archdiocese of Santa Fe, a Corporation Sole; the Archdiocese of Santa Fe Real Estate Corporation, Trustee; and your specific Parish Corporation, a NM Corporation as an Additional Insured	Required

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| E. | Maintenance Clause (This should clearly define which party is responsible for services such as cleaning, snow removal etc.) | Required |
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V. Rental Agreements

(Special Events/Onetime Use)

**Required
Minimum Coverage**

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| A. | All agreements must be in writing | Required |
| B. | Comprehensive General Liability/Homeowners Liability/or Lease of Premises Coverage | \$1,000,000 Combined Single Limit |
| C. | Hold Harmless/Indemnification Agreement | Required |
| D. | Additional Insured Certificate of Insurance should be obtained showing limits of liability and naming the Roman Catholic Church of the Archdiocese of Santa Fe; The Archdiocese of Santa Fe Real Estate Corporation, Trustee; and your specific Parish Corporation, a NM Corporation as an additional insured | Required
(Unless Special Events Coverage is purchased through the Archdiocese of Santa Fe/Catholic Mutual) |
| E. | Maintenance Clause (This should clearly define which party is responsible for services such as cleaning, etc.) | Required |

Note: Please remember that these are requirements for parish/schools to use when considering a construction, and/or renovation project, repair or contemplating a service contract (such as a janitorial service, lawn care service or snow removal service).

There are extenuating circumstances that may prevent you from securing the desired coverage. Therefore, please contact the Property Manager's Department or Catholic Mutual representative at the Catholic Center, to assist you in determining the proper coverage for contract or lease agreement.

ARCHDIOCESAN FLEET & TRANSPORTATION POLICY

The following motor vehicle policy applies to all Archdiocesan, Parish, and School owned or leased vehicles and has been formulated to reduce the risk of exposure.

I. Driver Selection/Training/Licensing Requirements/Age

A) Driver Selection

A great deal of care should be exercised in selecting individuals that will be allowed to operate Archdiocesan, Parish, or School vehicles on a full time or occasional basis. To this end the employee's/volunteer's full name, date of birth, social security number, and driver's license information must be secured and reported to Catholic Mutual, (505) 831-8122, prior to allowing the individual to operate a parish vehicle.

B) Driver Training

Effective 7/01/14, Catholic Mutual's "*Church Transportation – Is it Necessary and Ministry Based?*" becomes mandatory for all Parish and School locations. This course must be viewed at least once every two years by an individual in an administrative position.

Effective 7/01/16, all drivers driving for Archdiocesan, Parish or School business, including volunteers **must** also take the defensive driving course "*Be Smart – Drive Safe*". This Course can be found on Catholic Mutual's training website www.cmgeconnect.org or through a link on the Archdiocesan website. Please contact Catholic Mutual for log-in information.

C) Driver Licensing Requirements

The individual must have the appropriate driver's license to operate an Archdiocesan, Parish, or School vehicle. Any vehicle with a capacity of 16 passengers (including the driver) or a gross vehicle weight of over 26,000 pounds requires that the driver hold a commercial driver's license (CDL); all other passenger vehicles require a valid and current New Mexico Driver's License. School bus drivers must also have a CDL and the proper endorsement for driving a bus.

D) Driver Age

No individual under the age of 21 should be allowed to drive an Archdiocesan, Parish, or School vehicle.

Only licensed drivers at least 21 years of age may transport children in any Archdiocesan, Parish, or School vehicle.

E. Use of Cell Phones/Electronic Hand-Held Devices

Cell phone or other hand-held electronic devices should not be used while operating Archdiocesan, Parish or school vehicles.

II. Maintenance

All Archdiocesan Parish or School vehicles are to be maintained on regular periodic basis and in accordance with the manufacturer's recommendations.

A maintenance log should be purchased for each vehicle and thorough records kept for all repairs and maintenance work.

Each vehicle should be inspected on a daily basis by the vehicle operator before and after operation of the vehicle.

Catholic Mutual, in conjunction with the annual property inspections may conduct an annual inspection of all Archdiocesan, Parish, or School vehicles at which time the vehicle log will be reviewed.

III. Insurance Requirements

All Archdiocesan, Parish, or School vehicles must be insured under the current Archdiocesan Program. Catholic Mutual will need to be contacted for additions, deletions, and issuance of certificates of insurance.

Archdiocesan owned locations, Parishes, and Schools considering the purchase or lease of vans must contact Catholic Mutual prior to the purchase or lease. 11-15 (including the driver) passenger vans are not allowed to be purchased, leased, or borrowed.

IV. School/Activity Buses/Vans (16 capacity)

All school buses must be inspected in accordance with State law. Copies of the certification should be forwarded to Catholic Mutual at the Catholic Center.

It is imperative that the operator of a School or Activity Bus or Van has the required licensing to operate a bus or van. (See I, C)

V. **Accident Reporting**

When an accident occurs, do the following:

- A) **Make no comment** regarding fault.
- B) Exchange driver, vehicle, and insurance information.
- C) Contact local authorities where required.
- D) Report the accident to Catholic Mutual at (505) 831-8122 immediately by telephone.

SEAT BELTS ARE REQUIRED TO BE WORN AT ALL TIMES.