## Diocese of Dallas Policy on Casualty Insurance

"Entity" means any diocesan entity (parish, parochial school, diocesan high school, seminary, Catholic Charities of Dallas, Inc., St. Joseph's Residence, Inc., Texas Catholic Newspaper, Calvary Hill Cemetery, etc.).

All Entities must participate in the Casualty Insurance Plan administered by the Diocese through its Office of Risk Management. Each Entity is provided with the same appropriate lines of casualty insurance coverage through the Plan. No Entity shall purchase additional insurance without prior written consent of the Diocesan Director of Risk Management.

The Plan provides appropriate levels of coverage for property (replacement cost), vehicles, workers comp, general liability, student accident, boiler and machinery and other lines of coverage.

The Plan is self-insured to a certain level of loss (Self Insured Retention) and excess coverage is purchased by the Plan from qualified insurance companies. The costs of the Plan, including self insured claims, are allocated among all diocesan entities annually and invoiced in monthly installments by the Business Office to each Entity.

Claims are to be processed through the Office of Risk Management at the Pastoral Center.

Beginning in 2011, the Plan year is April 1 through March 31.

Details of coverages, exclusions, costs and claims processing are provided to each entity on an annual basis in early April by the Office of Risk Management. Any questions or suggestions should be directed to the Director of Risk Management.