



# Insurance Information for Parishes

## All drivers (Archdiocese employees and/or volunteers ) must:

- Be at least 21 years old.
- Complete the Volunteer Driver Form.
- Have a valid Driver's License.
- Be willing to provide the parish with their driving record if requested.
- Have at least one other adult in the vehicle with them.

## Parish-owned Vehicles

- The Archdiocese Insurance Program covers vehicles owned by the parish with Gallagher Bassett providing administration of claims.

## Private Vehicles

- The driver must have adequate automobile insurance coverage. The minimal acceptable liability limit for privately owned vehicles is \$100,000 per occurrence/ \$300,000 aggregate.
- Insurance coverage follows the automobile. In the event of an accident, the vehicle's liability coverage is primary. Additional coverage from the Archdiocese program, above the limits of the vehicle's policy, would be based on the circumstances of the event and whether the driver was performing parish business.

## Bus Rentals

- The transportation company must provide proof of insurance, with primary plus excess liability limits totaling at least \$10M.

## Rental Vehicles

- The largest size van available for transportation of youth is 12-passenger. 15-passenger vans are not permitted.
- We do have an agreement with Enterprise Rentals (see attached form for information).
- If the vehicle is used entirely for church activities (no personal side trips), the rental company's physical damage coverage can be rejected.

## Other Transportation Notes

- No firearms are to be carried in the vehicle at any time.
- A separate seatbelt must be worn by each passenger.

## In event of a car accident:

- Call 911 to report the incident (tell the 911 operator you need an ambulance if anyone is injured).
- Obtain names, address and phone numbers for any witnesses.
- Call your parish supervisor to report the accident.
- Call insurance provider to report accident.
  - Call your personal insurance company if you were driving.
  - If a parish or school vehicle is involved, first call Gallagher Bassett (888.256.4921) and then call your personal insurance.
  - If a rental vehicle is involved, call the rental company customer service line to report the accident.
- Report all incidents involving a parish or school vehicle to Gallagher Bassett at 888.256.4921.

## In event of a (non-car accident related) injury:

- If a person is hurt on parish property or on a parish-sponsored event, such that they require medical attention, report the accident to your supervisor and call Gallagher Bassett at 888.256.4921.

## High Risk Activities

- Our insurance does not cover bouncy houses/castles. Parishes should not rent or use these items.

## Certificates of Insurance or Liability

- Event operators need to provide proof of insurance, with primary plus excess liability limits totaling at least \$10M.

## Quick References

- Archdiocese Insurance and Risk Management Team  
312.534.8295 or [insurance@archchicago.org](mailto:insurance@archchicago.org)
- Archdiocese Office of Legal Services  
312.534.8239 or [legalservices@archchicago.org](mailto:legalservices@archchicago.org)
- Archdiocese Youth Ministry Team  
312.534.8034 or [youthministry@archchicago.org](mailto:youthministry@archchicago.org)
- Gallagher Bassett (Archdiocese Insurer)  
888.256.4921