

INSURANCE PROGRAM COVERAGES

General and Automobile Liability

- Automobile Liability
- Cemetery and Funeral Home Malpractice
- Employee Benefits Liability
- General Liability
- Hired/Non-owned Auto
- Host and/or Liquor Liability
- Non-owned Aircraft
- Owned Autos
- Personal Injury
- Sexual Misconduct
- Underinsured/Uninsured Motorist (per state statute)
- Volunteer Liability
- Watercraft under 26' in length

Exclusions include but are not limited to:

- Asbestos (unless a consequence of a covered loss)
- Lead (unless a consequence of a covered loss)
- Aircraft
- Assault and Battery
- Employment related practices
- Liquor liability
- Medical malpractice
- Mold (unless a consequence of a covered loss)
- Nuclear and war
- Pollution liability
- Punitive damages
- Watercraft over 26' in length
- Trampolines

Property Insurance

1. Valuation

Insurance coverage is on a Replacement Cost Basis for buildings and contents if damaged property is repaired or replaced; otherwise, valuation is on an Actual Cash Value.

2. Perils Insured

Risks of direct physical loss or damage to property from any perils not excluded by the policy form are insured.

3. Coverages Include

- Accounts Receivable
- Architect and Engineering Fees
- Automatic Property Acquisition
- Builders' Risk
- Business Interruption
- Data Processing – Extra Expense
- Data Processing – Media
- Data Processing – System Equipment
- Earthquake
- Extra Expense
- Fine Arts
- Flood and Surface Water
- Joint Loss Agreement
- Loss of Rents
- Priests' Personal Effects
- Transit
- Tuition Fees
- Valuable Papers & Records
- Windstorm

4. Exclusions include but are not limited to:

- A loss by moth, vermin, termites or other insects
- Aircraft
- Animals

- Asbestos
- Loss by normal settling, shrinkage, expansion
- Loss resulting from dampness of atmosphere or variation in temperature
- Rust, wet or dry rot or mold
- Standing timber
- Watercraft over 26' in length
- Wear, tear or gradual deterioration

Student Accident Insurance

Students enrolled during regular class time and/or taking part in school sponsored and supervised activities, including interscholastic athletic programs (excludes tackle football), are eligible for coverage.

Coverage information and registration brochures about the school-time *Accident & Sickness Insurance Program* are mailed annually to all schools. The brochures should be provided to all parents/guardians of enrolled students. The coverage is excess and is subject to coordination of benefits with other available medical plans.

Youth Ministry Accident Insurance

Youth and young adult participants (up to the age of 22) are eligible for covered benefits when participating in parish sponsored and supervised events. The coverage is excess and is subject to coordination of benefits with other available medical plans.

Additional Insurance Purchase Options for Students

Parents/guardians may enroll their children in one of the optional plans available. Information about the optional plans is listed in the brochure provided to families each year. The optional coverage is excess and is subject to coordination of benefits with other available medical plans.

Coverage information and registration brochures outlining the coverage can be obtained from your parish office.

Volunteer Accident Insurance

Volunteers who are registered and (1) participating in activities sponsored and supervised by the parish, and (2) traveling with a group in connection with such activities, are eligible for coverage. The coverage is excess and is subject to coordination of benefits with other available medical plans.

Workers' Compensation

Workers' Compensation coverage for work-related injury or illness is available to all employees in accordance with the State of Oregon laws and administrative rules.