



**MICHIGAN  
CATHOLIC**  
CONFERENCE

# RISK MANAGEMENT & CLAIMS SERVICES WINTER NEWSLETTER

## ROUTING:

- Pastor
- Associate Pastor
- Administrator
- Bookkeeper
- Principal
- Director of Religious Ed
- Director of Youth Ministry
- Athletic Director
- Maintenance Staff

## SUBMIT A CLAIM

To begin filing a claim, please call Gallagher Bassett Services at **1-833-MCC-LOSS (622-5677)** or email [mccloss@mvsc.com](mailto:mccloss@mvsc.com).

## NEW WEBSITE

If you've visited our website recently, you may have noticed it has been redesigned. The site still houses much of the same information, though it now presents a more updated look and feel. Some new features we are excited about on the Risk Management webpages are dedicated pages for schools, parishes, and facility managers, as well as links to request certificates of insurance and submit fine arts items. There's also a dedicated Risk Management page you may wish to bookmark: [risk.micatholic.org](http://risk.micatholic.org).

**PLEASE SHARE THIS  
NEWSLETTER WITH  
YOUR STAFF**

## UPDATES TO OBTAINING A ONE-DAY LIQUOR LICENSE

On January 1, 2023, the Michigan Liquor Control Commission (MLCC) modified its process for obtaining liquor and beer or wine licenses. Whereas in the past requests were sent to the MLCC for a one-day license, the state Attorney General is now requiring the Commission to obtain a copy of Articles of Incorporation. This document is good for one year and will need to be completed prior to applying for the liquor license. There is a \$20 fee to register per year, and takes about 10 business days to be reviewed for approval, so be sure to plan accordingly each year. Expedited registrations can be issued for an additional fee based on how quickly the registration is needed. Within 24 hours the cost is \$50. Same day is \$100. Two hours is \$500. And one hour is \$1,000.

To retrieve the Articles of Incorporation forms visit [michigan.gov/fileonline](https://michigan.gov/fileonline) to be taken to the Department of Licensing and Regulation Affairs website. Once there, click on the button that asks if you are forming a new entity if you have yet to go through the new guidelines. Then, look for form 502 which is the Articles of Incorporation. The form can be completed online and is approximately three pages long.

If you have questions, you may call the Corporations and Securities Office within the State of Michigan at **517-241-6470**. Their staff will walk you through what is needed prior to getting back to the MLCC about your one-day liquor license.

## OPEN & OBVIOUS LAW CHANGE

The Michigan Supreme Court recently overturned the “open and obvious” defense to premises liability claims, such as slip and falls. Under the “open and obvious” standard, the owner or lessee of property was not legally

## STUDENT ACCIDENT INSURANCE

Michigan Catholic Conference is now offering additional accidental injury coverage available through Student Assurance Services, Inc. for students enrolled in Catholic schools that participate in MCC’s Protected Loss Fund Program. The coverage is available for students in preschool through 12th grade.

Coverage is available 24/7 from the purchase date through July 31st, 2024 for \$83 per student. Schools already provide coverage during school and while participating in athletic events, but accidental injury insurance would extend coverage after school and during breaks, as well.

While most everyone has medical insurance, student accidental injury coverage would cover select out-of-pocket expenses not covered by your current plan, including deductibles, co-pays, and coinsurance.

If you have any questions about this additional insurance available for purchase, give the MCC Risk Management department a call at **517-372-9310** or email [risk@micatholic.org](mailto:risk@micatholic.org).



liable for personal injuries resulting from a potentially dangerous condition on the property, if an average person would have been able to reasonably discover and avoid the condition, even absent posted warnings, subject to limited exceptions.

Due to the Supreme Court's ruling, premises liability claims will now be evaluated based on comparative fault principles. In other words, the following will be considered: whether the property owner/lessee violated a legal duty to protect visitors from an unreasonable risk of harm due to a dangerous condition (even if open and obvious), and whether the injured party bears responsibility due to the open and obvious nature of the condition.

What does this mean for you? It means being proactive about identifying potentially harmful conditions and posting warnings, repairing such conditions, and ensuring employees continually support these efforts. It is more important than ever to proactively identify potentially harmful conditions that could pose a risk of personal injury even if open and obvious (e.g., potholes, cracked cement, uneven walking surfaces, other trip hazards, etc.), to post warnings, to make repairs, and to maintain appropriate documentation (e.g., snow/ice removal logs, logs documenting posted warnings and repairs, etc.).

## WINTERIZATION REMINDER

Fall has arrived so before you know it, frost will begin to settle most mornings and winter will be around the corner. With that in mind, please be sure to complete any outdoor maintenance before temperatures get too low. We would encourage you to make a to-do list of things needing to be done prior to snowfall. Suggestions include cleaning out all gutters, removing hoses from outdoor faucets, having HVAC equipment inspected by a contractor and, if your location handles its own snow removal, start the equipment once or twice before it is needed for use.



## CYBER SECURITY

While many churches and schools have already taken action to prevent cyber attacks, there is no better time to brush up on the subject and learn about today's most effective tactics from "bad actors." We encourage you to view our webinars and learn what can be done to prevent access to sensitive information. The webinars are available at [risk.micatholic.org](http://risk.micatholic.org) under Latest News. Technology is ever evolving which means cyber threats are, too.

Please make sure your location is engaged in cyber security simulations and training, employs anti-virus software with the latest updates, uses multi-factor authentication, utilizes a dependable system for data backups, and uses strong passwords to secure the greatest amount of cyber liability coverage. If these minimums are not met, it could impact the handling and coverage determination of a cyber claim.

## LOSS PREVENTION REMINDERS

If your location includes any new additions, acquisition or removal of vehicles, new buildings, major remodeling, or any other construction projects currently underway or planned for the future that would affect coverage, you must let MCC know so we can make certain the appropriate files are updated for your benefit.



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