



## USE OF CHURCH FACILITIES

Certain activities at your parish may cause concern as to when or if the parish liability insurance coverage would be in effect.

The parish is protected for claims of negligence through the liability coverage of the Protected Loss Fund Program. This protection is through our self-insured program.

Needless to say, liability exposures (risk of claim) must be minimized through prudent supervision, discretion of usage, and proper maintenance of the facilities and grounds. Special Events Insurance or a Certificate of Liability Insurance naming your parish and (Arch)diocese as **additional insureds** would be the preferred manner to protect us for all non-parish activities.

Since we may be ultimately responsible for any negligence claim, regardless of usage, the facilities should be periodically inspected for defects and corrections made as soon as possible. Supervision of the event must be assigned to a responsible person who is knowledgeable in loss control and the manner in which to handle an emergency.

If the parish is scheduling the use of a gymnasium/ball field/recreational facility, risks can be minimized by implementing the following recommendations.

Outline in writing the responsibilities of the team and the sponsor

Examples:

- checking the facility, reporting any defects to the designated parish representative
- parish will dictate times and usage of facility
- parish reserves right to deny or revoke permission
- no alcohol on premises
- the parish has NO insurance coverage that applies to the players

As always, if you have any questions or concerns, please do not hesitate to call (517) 372-9310 or 1-800-395-5565.