



# RISK MANAGEMENT & CLAIMS SERVICES SUMMER NEWSLETTER

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Your Staff

## Routing:

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

## We've Changed Our Program Title to MCC Risk Management Program

Since its inception in 1970, the insurance program administered by the Risk Management and Claims Services Department at Michigan Catholic Conference has been called the "Protected Loss Fund Program". To better align with the organization and to clarify its purpose, the program has been renamed to the MCC Risk Management Program. Be on the lookout for branding updates to materials on our website and monthly invoices.

## Submit a Claim

To begin filing a claim, please contact Gallagher Bassett Services.

Phone: 1-833-MCC-LOSS (622-5677)

Email: [mccloss@mvsc.com](mailto:mccloss@mvsc.com)

## Increase to Auto Deductible Claims

You may have noticed that deductibles to both parish and clergy auto insurance have changed to keep up with the rising costs of claim-related vehicle repairs. Today's vehicles are much more technological than they have ever been and continue to advance every year. Features like lane departure warnings, blind spot monitoring, heads up display, and backup cameras are only a few newer features that explain why yesterday's \$500 fender bender now costs \$5,000. There are many more bells and whistles requiring attention and repair from even the smallest of incidents.

Historically, MCC has carried a \$0 deductible on glass claims, a \$100 deductible for comprehensive claims, and a \$250 deductible for broad collision claims. As of July 1st, 2024, deductibles have been updated to \$100 for glass claims, \$250 for comprehensive claims, and \$500 for broad collision claims.

## Vehicle Capacity

With school being out for the summer, mission trips, retreats, and summer camps are on the docket for parish youth groups. It seems we've received more questions about renting vehicles than in previous years. The MCC Risk Management Program covers the use of rental vehicles for a maximum of eight passengers, including the driver. Please note that our policy has a specific exclusion against 12 and 15 passenger vans, meaning there would not be coverage for incidents involving your use of them. If your trip requires vans, we kindly ask you to reserve minivans. Certificates of insurance can be requested on our website by clicking on the Risk Management button on the top pane and clicking on Request a Certificate of Insurance.



## UNOCCUPIED BUILDINGS

Your location might have buildings that are used less frequently than others. Properties like these pose different and sometimes greater risk than those used more often. Things like leaky pipes may go undiscovered for months, causing damage and eventually necessitating a more expensive repair. Vandals and squatters are frequently drawn to unoccupied buildings.

MCC and your (arch)diocese are developing a strategy to lower costly insurance claims on these kinds of properties. If they haven't already, your (arch)diocese will likely be in touch to inquire about any unoccupied or underutilized properties. Please contact MCC's Risk Management and Claim Services department if any of these types of buildings are present at your location. We are happy to review options with you for property coverage for the kinds of buildings mentioned.

## Equipment Breakdown Courses

Chubb, our boiler and machinery reinsurer, is offering two free virtual training courses on July 23, 2024. The first training course—*Water Treatment for Low Pressure Heating Systems*—will be held from 9 am to 12 pm, and the second—*Boiler Controls and Safety Devices*—from 1:30 pm to 4:30 pm.



To register for the *Water Treatment for Low Pressure Heating Systems* training course, visit <https://cthl.cc/gpyad> or scan the QR code above.



To register for the *Boiler Controls and Safety Devices* training seminar, visit <https://cthl.cc/t3sxf> or scan the QR code above.

## GFCI Outlets

The most common recommendation MCC makes during Loss Prevention Visits has to do with certain outlets near water. Ground Fault Circuit Interrupter (GFCI) outlets are crucial for safety within six feet of a water source because they help prevent electrical shocks and reduce the risk of electrical fires. These outlets are designed to detect imbalances in the electrical current and shut off power within milliseconds if a ground fault is detected, which can occur

if electricity escapes to a nearby water source. This rapid response is essential in areas such as kitchens, restrooms, near water fountains, and outdoor locations where the presence of water increases the likelihood of dangerous electrical hazards. By installing GFCI outlets, you ensure an added layer of protection, significantly enhancing the safety of the environment. Please consider being mindful of the need for GFCI outlets within six feet of any water source during your next self-inspection.

## Loss Prevention Reminders

If you have any new additions, acquisition or removal of vehicles, new buildings, major remodeling, or any other construction projects going on currently or planned for the future that would affect coverage, you must let MCC know (in addition to contacting your (arch)diocese) so we can make certain our files are appropriately updated.





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