



MICHIGAN
CATHOLIC
CONFERENCE

RISK MANAGEMENT & CLAIMS SERVICES SUMMER NEWSLETTER

REQUESTS FOR CERTIFICATES OF INSURANCE

If your unit is in need of a certificate of insurance there is an option to request it electronically from MCC. To obtain a certificate of insurance, simply complete the request form with details including parish information and contact details, and include who you're needing to show proof of coverage to and why you are requesting coverage. The online form (found at <https://cthl.cc/w89kg>) requires specifying the type of certificate needed—whether for property or liability—and the coverage dates. Additional information, such as contracts or account numbers, should be included if applicable. Once submitted, MCC will either issue the certificate directly via email or contact the requester for further information. ■

SUBMIT A CLAIM

To begin filing a claim, please contact Gallagher Bassett Services by phone at **1-833-MCC-LOSS (1-833-622-5677)** or by email-ing mccloss@mvsc.com. ■

PLEASE SHARE
THIS NEWSLETTER
WITH YOUR STAFF

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

NEW CLAIM DEDUCTIBLES

Since the creation of the Risk Management Program in 1970, Michigan Catholic Conference has continued to provide best-in-class property and casualty insurance for (arch)diocesan schools, parishes, and social service agencies in Michigan. While organizations large and small have faced challenges with the insurance market over the years, MCC's goal has always been to protect your properties and people—including staff, visitors, volunteers, and children—and your pocketbooks. In recent years, it has become increasingly difficult to maintain required coverage while also keeping costs down, especially property insurance. Historically, MCC has applied a \$500 deductible to all property-related claims. This is no longer practical or possible toward the broader goal to manage increasing premiums.

EFFECTIVE JULY 1, 2025 THE FOLLOWING DEDUCTIBLES WILL BE CHANGING

PROPERTY

Increases from \$500 to \$5,000 per claim

BOILER AND MACHINERY

Increases from \$500 to \$5,000 per claim

AUTO

Both entity- and clergy-owned increase from \$100/\$250/\$500 (Glass/Comprehensive/Collision) to \$100/\$350/\$600

PRIEST PERSONAL PROPERTY

Remains at \$500 per claim ■

UNOCCUPIED BUILDINGS

There exists across the state an increased number of buildings that are no longer occupied or only a fraction of the building is in use. In an effort to prevent severe insurance claims, MCC has built a list of guidelines for these types of buildings:

Definition of Unoccupied Building (n) An unoccupied building is a building that either has been abandoned, unoccupied, or empty for some time or currently has operations in no more than 25% of the total usable square footage with no immediate or eventual need to use for any additional operational activities in the future. This does not include buildings specifically designed for storage, or periodic use such as sheds, pavilions, chapels, or seasonal churches.

Unoccupied buildings still qualify for property insurance through the Risk Management Program under specific conditions. The intent of this coverage is to offer short-term protection until the building is sold, razed, or returned to regular use. Coverage limits are determined jointly by the Diocesan Fiscal Manager and MCC, typically not exceeding the cost of demolishing the building in the event of a total loss. Any building that remains unoccupied for over five years will be assigned to Agreed Value Teardown status if it has not been already.

To maintain eligibility for coverage, these buildings must be maintained as if they are still in use. This includes monthly self-inspections using an MCC-developed checklist that will be distributed in the coming months. If a building is found to be in disrepair, it will be assigned Agreed Value Teardown coverage. Insurance claims for partial losses will be paid based on actual cash value, which accounts for depreciation. ■



Coming Soon: Property Coverage Options

Another strategy MCC is employing to help curb rising property premiums is to offer coverage options in addition to Full Replacement Cost (RC). While RC coverage provides the most protection, it also comes with the highest price tag. Two other options will soon be available that carry lower premiums with a reduction in coverage levels. These options both utilize an Actual Cash Value approach. Premium is less but coverage in the event of a loss is reduced by depreciation. MCC is in the process of rolling out these new options to all dioceses in the state. Additional information will be forthcoming. If you have any questions, please don't hesitate to contact the Risk Management Department. ■



SPECIAL EVENTS INSURANCE PREMIUM UPDATE

Effective January 1, 2026 the premium for Special Events Insurance coverage will increase from \$100 to \$150 per calendar date. This change reflects rising costs and ensures continued access to comprehensive protection for your parish or organization's activities. Please plan accordingly when scheduling future events. A new application reflecting the new amount will become available soon. ■



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LOSS PREVENTION REMINDER

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—to make certain records and files are appropriately updated. ■



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