

Diocese of San Diego
POLICY ON INSURANCE

The Diocese of San Diego contracts with the Catholic Mutual Group to provide property, liability, crime coverage, builders risk, directors & officers, priest/religious, excess liability, equipment breakdown, earthquake, flood, excess auto liability coverage, cyber liability and other coverages on behalf of the parishes and schools. Each location pays for their individual share of the insurance program costs based on their asset values. For property losses there is a \$2,500 deductible that is applied to each and every location for every property loss. For property, there is also an annual \$50,000 self-insured retention on individual losses per location with a \$500,000 annual aggregate. The self-insured retention amounts are paid by the diocese's insurance reserve account so the individual parish or school doesn't incur that portion of the loss. For claims related to Directors & Officers liability there is a limit of \$20,500,000 per claim and an annual aggregate of \$40,500,000 per location. Earthquake insurance is limited to \$10,000,000 per location and a \$50,000,000 annual aggregate. Flood insurance is limited to a \$10,000,000 annual aggregate. Parishes and schools should contact the Catholic Mutual Insurance claims representatives at the Pastoral Center as soon as possible in the event of any damages, equipment breakdowns, accidents or other potential claims by calling 858-490-8285.