MICHIGAN CATHOLIC CONFERENCE

RISK MANAGEMENT & CLAIMS SERVICES

SUMMER NEWSLETTER

NOW AVAILABLE!

A NEW WAY TO SUBMIT CLAIMS

The process to submit insurance claims to Gallagher Bassett has been streamlined. Visit **micatholic.org/claims** for links to easy-to-use Workers' Compensation, Property, Auto Liability, and General Liability claims forms. Once submitted, the forms will be automatically sent to Gallagher Bassett and you will be issued a loss number.

Please note the current methods to submit a claim will remain available.

- Email: **mccloss@mvsc.com**
- Phone: **833-MCC-LOSS** (833-622-5677)

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

RISK MANAGEMENT SEMINARS

The Risk Management and Claims Services department at Michigan Catholic Conference is hosting a series of seminars across the state of Michigan this summer. These seminars are for business managers, bookkeepers, clergy, school principals, maintenance staff, and any school and church leaders whose role can impact the safety of others. The seminars bring awareness to risks that contribute to injury, loss of property, and rising insurance costs, as well as tools to help mitigate those risks. Each seminar will run from 10 am – 2:30 pm. **Please RSVP at least one week before the scheduled date of the seminar you would like to attend** by visiting **micatholic.org/seminars**.

SEMINAR DATES AND LOCATIONS

Monday, August 3
St. Ignatius Loyola Parish, Houghton

Tuesday, August 4
Immaculate Conception Church, Iron Mountain

Wednesday, August 5
St. Anne Parish, Escanaba

Tuesday, August 18
Immaculate Conception Church, Traverse City

Wednesday, August 26
St. Patrick, Brighton

Thursday, August 27
Prince of Peace Parish, Muskegon

Wednesday, September 2
Michigan Catholic Conference, Lansing

Tuesday, September 15
Diocese of Saginaw Center for Ministry, Saginaw

NEW MCC LOSS MITIGATION GRANT PROGRAM!

The Loss Mitigation Grant Program was created to help Catholic organizations covered under the MCC Risk Management Program proactively address physical hazards before they lead to injuries or costly property damage. The Program provides financial assistance for repairs and improvements related to slip, trip, and fall hazards as well as other preventative measures that might help prevent claims.

Eligible projects may include repairs to:

- Loose, unstable, or rusted handrails
- Cracked, sunken, or heaving sidewalks
- Potholes or poor drainage in parking lots
- Uneven thresholds or damaged steps
- Torn, rippled, or unsecured flooring
- Poor lighting contributing to hazards
- Damaged exterior stairways or ramps
- Loose pavers, bricks, or tiles in walkways
- Icy or water-collecting areas
- Pipe insulation to avoid freezing
- Gutters and roofs
- Tuck pointing and masonry
- Boiler/HVAC systems

Hazards may be identified during formal loss prevention inspections or through observations made by local staff, volunteers, or visitors.

Applications are evaluated based on factors such as the severity of the hazard, urgency of the repair, foot traffic exposure, overall cost effectiveness of the project, and financial need. Participating entities must submit a completed Grant Request Form along with supporting documentation such as photographs, inspection findings, hazard reports, and financial information.

The grant cycle resets annually on July 1, with applications due by November 1. Approved projects are expected to be completed within 120 days unless an extension is granted. This program reflects our shared commitment to maintaining safe, welcoming, and well-maintained environments throughout our Catholic communities. Visit **micatholic.org/lmgp** to learn more and to apply.

PROPERTY DEDUCTIBLES

As of July 1, 2025, property deductibles changed from $500 to $5,000, which was the first increase since 1970. While the change was significant, it was critical in minimizing future premium increases. Going forward, premiums will change according to the following schedule:

FY 1970–2024	$500
JULY 1, 2025	$5,000
JULY 1, 2027	$7,500
JULY 1, 2028	$10,000

Inflationary adjustments will be made thereafter.

EXCESS STUDENT ACCIDENT COVERAGE

Students involved in accidents at a Catholic school or during such school-related activities are currently covered under the Risk Management Insurance Program. However, now this coverage can be extended for student accidents that might happen outside of school or school related functions (for example, a driveway basketball game resulting in a fractured wrist). This optional program provides 24/7, 365 days (August 1 through July 31) coverage and will reimburse out-of-pocket costs up to $25,000 per occurrence in addition to personal medical insurance. The cost per student is $83 per policy year. To qualify for this optional coverage, students must be enrolled in a K–12 Catholic school currently covered under the MCC Risk Management Program.

CHANGES TO ROAD SERVICE AUTO COVERAGE

In the past, coverage for towing, lock-outs, spare tire installation, and running out of fuel has had a maximum reimbursement amount of $50. Beginning July 1, 2026 coverage is increasing to a maximum of $100 per incident. Reimbursement requests should be submitted to **riskmanagement@micatholic.org** along with an invoice or receipt for the roadside services. This applies to both clergy-owned and entity-owned vehicles.

VOLUNTEER SAFETY

While volunteer involvement is greatly valued, it is equally as important to ensure volunteers are not placed in situations of unnecessary risk of injury or property damage. Projects involving elevated fall exposure, specialized trades, or hazardous equipment must be completed by qualified contractors with proper expertise, licensing, and insurance coverage. Examples of tasks that should not be performed by volunteers include roofing, structural framing, ladder work, electrical projects, and the operation of major power equipment such as chain saws or jackhammers. Beyond the safety of volunteers, using qualified contractors for high risk/technical tasks ensures repairs and projects are completed properly. Jobs completed improperly can create additional hazards and lead to costly losses.

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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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