HOW DO I KNOW IF MY PARISH HAS BEEN NAMED AS AN “ADDITIONAL INSURED?”

Many parishes have a difficult time determining when they have been named as an additional insured on a tenant, contractor or facility user insurance policy. Parishes often obtain a certificate of insurance, which names the parish as a “certificate holder.” It is not adequate to be named as a “certificate holder.”

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the parish and the (Arch)Diocese are named as an **additional insured**. Please refer to Exhibit A for an example of a certificate of insurance where the parish has been named as an additional insured. Please note that not every certificate of insurance naming the parish and the (Arch)Diocese as an additional insured will look like Exhibit A. However, somewhere on the certificate the words **additional insured** must appear.

It is very important that the parish be listed as an additional insured rather than as a “certificate holder.” As a “certificate holder,” the parish has no legal rights under a tenant, contractor or facility user’s insurance policy. However, when the parish has been named as an additional insured, the insurance policy of the tenant, contractor or facility user must defend the parish against claims, which resulted from tenant, contractor or facility user operations at the parish. The purpose of being named as an additional insured is to reduce the number of dollars spent on claims not related to parish activities. Therefore, it is essential that parishes verify that both the parish and the (Arch)Diocese have been named as an additional insured.

Since a contractor, tenant, facility user or parish festival vendor will have to make a specific request to their insurance company to get the parish named as an additional insured, it is important to inform them of this requirement well in advance.
EXHIBIT A

ACORD CERTIFICATE OF LIABILITY INSURANCE

PRODUCER
State Farm Insurance
One Strauss Street, Suite 7400
Milwaukee, WI 53202

INSURED
Fun Time Inflatables
2200 S. First Street,
Milwaukee, WI

COVERAGES

REVISION NUMBER:

COVERAGE
GENERAL LIABILITY

TYPE OF INSURANCE
COMMERCIAL GENERAL LIABILITY

POLICY NUMBER
MLE1264204

POLICY LIMITS
LACH OCCURRING
$2,000,000

EXCESS LIABILITY

DEDUCTIBLE
$120,000

MIAMI FLOOD (Any one person)
$5,000

PERSONAL & ADJURIS
$1,000,000

PROPERTY DAMAGE
$2,000,000

PRODUCTS LIABILITY


DESCRIPTION OF OPERATIONS/LOCATIONS/VEHICLES
1. Certificate Holder is St. Joseph Parish
2. St. Joseph Parish and the Archdiocese of Milwaukee are named as additional insureds but only with respect to liability arising out of operations of Fun Time Inflatables, Inc.

CERTIFICATE HOLDER

St. Joseph Parish
1212 W. Webster
Milwaukee, WI

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

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