

Property/Fire

Property damage (subject to program deductible)

All property owned by the Diocese of Ogdensburg and locations participating in the Protected Self-Insurance Program. This includes buildings, their contents and equipment, fine arts, money and securities.

Coverage is provided on an "All Risk Replacement Cost" basis. The cost of repairing or replacing a building and/or its contents at the time of the loss determines the amount of coverage.

Coverage includes buildings, contents, burglary, robbery and theft.

Liability Coverage

All general liability or personal/physical injury, including property damage, to persons other than employees of the Diocese of Ogdensburg are covered by the Program.

Payment for claims will be made only in case of negligence.

Automobile Coverage

Auto liability, medical payments, physical damage and comprehensive, including full glass. Leased and Rented vehicles are not covered under the Self-Insurance Program.

All diocesan owned vehicles are covered under this program.

Physical Damage:

Collision coverage is provided to all covered vehicles up to six years old if the vehicle is damaged in a collision with another vehicle or object. This is subject to a \$250 deductible.

Comprehensive:

All risk comprehensive coverage is provided on an Actual Cash Value basis for all repair or replacement costs such as a fire, theft, vandalism, glass breakage, etc., subject to program deductible of \$100.

Please advise our office of any vehicle changes. It is critical that our office has all valid license plate numbers on file at all times!

Workers' Compensation

All liability incurred under the Workers' Compensation statutes of the State of New York for all employees is covered. Coverage is based on law and all benefits are paid as prescribed by law.

Question: Is an employer obligated to report a work-related accident to the Workers' Compensation Board?

Yes, The law requires a written report (C-2) from an employer with respect to every accident resulting in personal injury which causes a loss of time from regular duties beyond the working day or shift on which the accident occurred, or which has required or will require medical treatment beyond first aid or more than two treatments by a person rendering first aid. This report must be made within ten days after occurrence of the accident. An employer who fails to make this report, as required, is guilty of a misdemeanor, punishable by a fine of not more than \$1000. In addition, the Board or Chair may impose a penalty of not more than \$2500 upon an employer who refuses or neglects to make such a report. A record should be made and kept of all other injuries in order that reports thereof may be made as directed by the Chair in specific cases.

On employment-connected injuries, advise the date, time, and place of injury; the nature of the injury and how incurred; treatment given, if any and whether the employee is continuing to lose time from work. If necessary, claim report forms (C-2) will be sent to you after your initial telephone report. Please report claims immediately so that the Diocese can comply with the NYS Workers' Compensation Laws.

Special Notes

Minors under 18 years of age should not be allowed to operate power equipment. If a minor incurs an injury while operating power equipment, Workers' Compensation will double the award to the minor. The Self-Insurance Program will pay only a single award and the location will be responsible for the second award.

Volunteer laborers are not covered by Workers' Compensation.

How to Report a Loss

Report all losses at once to the Self-Insurance Office. We have claims forms for each type of loss described in our Self-Insurance Program.

We encourage each location to keep incident forms on hand to report losses as they arise. To have losses documented helps when time lapses. This can be your own form or you may request one from our office. This keeps information secure and witness names written down for future reference.