



CATHOLIC MUTUAL GROUP®

serving the temporal needs of the church since 1889

MEMORANDUM

FROM: Melissa J. Block, CRM

DATE: 7-1-2011

RE: **Guidelines for Renting Parish Hall**

The following documents are necessary anytime anyone rents any Diocesan facility. Each renter will provide either a completed Facility Usage/Indemnity Agreement or Unaffiliated Organization Agreement **AND** either an Application for Special Event Coverage or a Certificate of Insurance. The following explains the each document and what is required of the renter. No one should be allowed to rent a facility without providing insurance coverage for the event.

- 1) **Facility Usage/Indemnity Agreement** – This form needs to be completed when anyone uses the parish facilities on a short-term basis such as one or two days. This Agreement requires the facility user to provide the parish with a certificate of insurance documenting general liability coverage in the amount of one million dollars (\$1,000,000). This certificate must name the parish and Catholic Diocese of Peoria as an additional insured. This form should also be used with the Application for Special Events Coverage. Please fax a copy of the completed form to 309-671-1580.
- 2) **Unaffiliated Organization Agreement** – This form is similar to the Facility Usage/Indemnity Agreement; however, it should be used by organizations such as the Knights of Columbus, Girl Scouts, or Boy Scouts. This should be used with organizations that are not affiliated with the parish, but are recognized organizations. This Agreement requires the facility user to provide the parish with a certificate of insurance documenting general liability coverage in the amount of one million dollars (\$1,000,000). This certificate must name the parish and Catholic Diocese of Peoria as an additional insured. This form should also be used with the Application for Special Events Coverage. Please fax a copy of the completed form to 309-671-1580.

419 NE Madison Avenue
Peoria, IL 61603-3719
(309) 671-1550 Ext. 7013
Facsimile (309) 671-1580
mblock@catholicmutual.org

Melissa J. Block, ARM *Claims/Risk Manager*

3) Application for Special Event Coverage – The cost for the special event coverage has not changed; please note cost for overnight events (that involve an overnight stay) is \$125.00. Please make sure all old forms have been discarded and the form marked 2010/11 is used.

- a) The cost of the special event insurance remains at \$100 per event, unless it is an overnight event. If someone is sleeping at the facility overnight, the fee is \$125. These are discounted prices obtained by Catholic Mutual Group and made available to the parishes through the Diocese of Peoria. The average cost on the “outside market” for this type of coverage is \$350 to \$480 per event.
- b) Please make all checks payable to: **Dunne Property, N.F. P.** Please mail all checks to Catholic Mutual Group at 419 NE Madison Ave., Peoria, IL 61603.
- c) In lieu of purchasing special event insurance an individual or organization may provide a Certificate of Insurance documenting general liability coverage in the amount of one million dollars (\$1,000,000) per occurrence. ***This certificate must name the parish and Catholic Diocese of Peoria as an ADDITIONAL INSURED.*** (Please refer to enclosure: How do I know if my parish has been named as an additional insured?) A Facility Usage/Indemnity Agreement or Unaffiliated Indemnity Agreement must be completed by the individual or organization. Both the Certificate of Insurance and completed Agreement must be received by Catholic Mutual no later than 10 days prior to the date of the event.
- d) Funeral dinners are considered parish-sponsored events and covered under the Diocese Insurance Policy. If the dinner is catered a certificate of insurance must be obtained from the caterer documenting general liability coverage in the amount of one million dollars (\$1,000,000) per occurrence and must name the parish and Catholic Diocese of Peoria as additional insured.

However, if the dinner is not being catered and the family wants to have alcohol during the meal, please refer to the Diocese of Peoria’s Liquor Liability Guidelines. ***Please remember, “BYOB – bring your own bottle” is not allowed in the Diocese of Peoria.*** Family members are not allowed to bring in alcohol for a funeral dinner. If alcohol is desired it would have to be provided through the parish or a special event application would be required.

FACILITY USAGE / INDEMNITY AGREEMENT

The Facility Usage/Indemnity Agreement must be used when non-parish sponsored or affiliated groups use parish facilities on a short-term basis such as one day or a week. The following groups are examples of non-parish sponsored or affiliated groups that should sign the Facility Usage/Indemnity Agreement:

1. AAU sport teams or non-parish sponsored sport classes/clinics.
2. Parishioner and non-parishioner families that rent or use parish facilities for wedding receptions, family reunions, anniversary parties or other similar activities. (In lieu of signing the Facility Usage/Indemnity Agreement, a parishioner or non-parishioner family would be eligible to purchase "special event" liability coverage through your parish via Catholic Mutual.)
3. Any other organization, municipality or county organization that uses parish facilities for a meeting or function that is non-parish sponsored.

The Facility Usage/Indemnity Agreement requires the facility user to provide the parish with a certificate of insurance documenting general liability coverage in the amount of \$1,000,000 (1 million dollars) per occurrence. This certificate of insurance must name your parish and the Diocese of Peoria as an additional insured. It is not adequate to obtain a certificate of insurance which names the parish and/or Diocese as a "certificate holder" only.

It is often asked what criteria an organization must meet to be parish sponsored or parish affiliated. In the event of an insurance claim involving a potential non-parish sponsored activity, the following questions would be asked to further determine if a group was parish sponsored and eligible for insurance coverage:

1. Does the parish have full control over the group or function?
2. Do any costs or fees associated with the function flow through parish accounts?
3. Was the function or group open to all parish members?
4. Was the purpose of the function or group to facilitate learning, raise revenue for the parish or provide a social service on behalf of the parish?
5. Was the teacher or leader of the group a parish volunteer or employee?

In general, a group which does not meet the definition of an affiliated organization or is unable to answer the above five questions in the affirmative would not be parish sponsored. Accordingly, that group must sign the Facility Usage/Indemnity Agreement and supply the parish with the necessary documentation.

FACILITY USAGE / INDEMNITY AGREEMENT

DIOCESE OF PEORIA & PARISH: _____

FACILITY USER: _____

DATES OF FACILITY USAGE: _____

TYPE OF FACILITY USAGE: _____

The above named FACILITY USER agrees to defend, protect, indemnify and hold harmless the above named PARISH against and from all claims arising from the negligence or fault of the above named FACILITY USER or any of their agents, family members, officers, volunteers, helpers, partners, organizational members or associates which arise out of the above identified FACILITY USAGE at the above named PARISH.

FACILITY USER agrees to provide a certificate of insurance to the PARISH, which provides evidence of general liability coverage of not less than one million dollars (\$1,000,000) per occurrence. FACILITY USER also agrees to have the PARISH and CATHOLIC DIOCESE OF PEORIA named as an "Additional Insured" on its general liability policy for the DATE(S) OF FACILITY USAGE in relationship to the TYPE OF FACILITY USAGE for claims which arise out of FACILITY USER'S operations or are brought against the PARISH by FACILITY USER'S employees, agents, partners, family members, students, customers, function attendees, guests, invitees, organizational members or associates. FACILITY USER also agrees to ensure that its liability insurance policy will be primary in the event of a covered claim or cause of action against PARISH.

If and only if FACILITY USER fails to comply with the above (second) paragraph, then the above named FACILITY USER agrees to protect, defend, hold harmless and fully indemnify the above named PARISH for any claim or cause of action whatsoever arising out of or related to the usage which takes place during the above identified DATE(S) OF FACILITY USAGE that is brought against the PARISH by the above named FACILITY USER or its employees, agents, partners, family members, students, customers, function attendees, guests, invitees, organizational members or associates, even if such claim arises from the alleged negligence of the PARISH, its employees or agents, or the negligence of any other individual or organization. If any sentence or paragraph of this agreement is held invalid, it is agreed that the balance thereof, shall continue in full legal force and effect.

SIGNED BY: _____
(Must be an official agent of FACILITY USER)

NAME (please print): _____

DATE: _____

UNAFFILIATED ORGANIZATION AGREEMENT

The five following questions provide guidance in identifying parish sponsored organizations that are eligible for coverage:

6. Does the parish have full control over the group or function?
7. Do any costs or fees associated with the function flow through parish accounts?
8. Was the function or group open to all parish members?
9. Was the purpose of the function or group to facilitate learning, raise revenue for the parish or provide a social service on behalf of the parish?
10. Was the teacher or leader of the group a parish volunteer or employee?

Those that are not parish sponsored organizations should sign the Facility Usage/Indemnity Agreement and provide a certificate of insurance naming the PARISH and CATHOLIC DIOCESE OF PEORIA as an additional insured. This will greatly assist in reducing financial responsibility for a potential claim.

Unfortunately, non-sponsored groups add additional liability that is not completely eliminated by use of the Facility Usage/Indemnity Agreement. Non-sponsored groups or organizations bring added liability, even if they have their own insurance.

Groups such as Knights of Columbus, The Legion of Mary, Boy Scouts, Alcoholics Anonymous, and St. Vincent de Paul to name a few, are typically not parish sponsored. However, they are often misinterpreted to be part of the parish or Diocese. When this confusion occurs, the non-sponsored Catholic group may be legally determined to be part of the parish and/or Diocese. The end result is that the parish and Diocese become legally and financially responsible for the non-sponsored group's liabilities.

What should be done to limit your liability?

1. Require the non-sponsored group sign the attached "Unaffiliated Organization Agreement."
2. When possible, **do not allow the group to use the parish name**. Example: "St. Paul's Knights of Columbus" or "St. John's Boy Scout Troop." If the parish name must be used, follow the recommendation in 3 below.
3. Be careful how the group is represented verbally and in writing. When advertising an upcoming Knights of Columbus Pancake Breakfast in the parish bulletin, use a phrase similar to, "**The Knights of Columbus are not part of and not acting on behalf of the parish or Diocese of Peoria.**"
4. Avoid providing official direction to non-sponsored groups. It is okay to provide space, not direct instructions.

Non-Sponsored groups can be an important part of parish and Diocesan ministry. Use of the Unaffiliated Organization Agreement and the above tips will allow continued operation of these groups while decreasing liability.

(Revised 5/06)

CMG 2011-12

UNAFFILIATED ORGANIZATION AGREEMENT

PARISH: _____

PARISH is understood to include the Diocese of Peoria

ORGANIZATION _____

The undersigned, individually, on behalf of ORGANIZATION and on behalf of each member thereof, hereby agree with PARISH that in consideration for the ORGANIZATION'S use of property owned or managed by the PARISH, as follows:

1. The ORGANIZATION is **not** a part of the DIOCESE OF PEORIA or any PARISH, is **not** affiliated or sponsored by the DIOCESE OF PEORIA or any PARISH and is **not** an agent of the DIOCESE OF PEORIA or any PARISH. The ORGANIZATION does **not** speak for or represent the DIOCESE OF PEORIA or any PARISH.
2. The DIOCESE OF PEORIA, any PARISH or their employees may provide spiritual support or spiritual direction to the ORGANIZATION or its members; however, any such spiritual support or direction is in matters of religion only and does not create any form of agency or master/servant relationship.
3. The ORGANIZATION is not controlled by the DIOCESE OF PEORIA, any PARISH or any employee or agent thereof and neither the DIOCESE OF PEORIA nor any PARISH receive a direct, tangible or financial benefit from the ORGANIZATION'S activities, other than any consideration given for the use of the property.
4. The ORGANIZATION is not a participant in and is not the beneficiary of financial protection provided by the Catholic Mutual Protected Self-Insurance Program. The ORGANIZATION will **not** be indemnified by the PARISH or the DIOCESE OF PEORIA for liability arising from the ORGANIZATION'S activities.
5. Any and all liability, whether civil, criminal or otherwise, and whether arising from use of motor vehicles or any other activity of the ORGANIZATION or its members, is not assumed and is expressly rejected by the DIOCESE OF PEORIA, the PARISH, and Catholic Mutual.
6. The ORGANIZATION, but not its individual members, agrees to fully protect, defend and indemnify the DIOCESE OF PEORIA, the PARISH, Catholic Mutual and their employees and agents for any and all liability sustained as result of activities of the ORGANIZATION, its members, or other ORGANIZATION or members acting on the ORGANIZATION'S behalf.
7. Members of the ORGANIZATION understand that neither the PARISH, the DIOCESE OF PEORIA or Catholic Mutual waive any right they may have to seek indemnity from any individual member of the ORGANIZATION if that member's actions lead to a suit or claim against the PARISH, DIOCESE OF PEORIA or Catholic Mutual.
8. This Agreement confers no right to use PARISH or DIOCESE OF PEORIA property. Permission to use PARISH or DIOCESE OF PEORIA property may be terminated at any time and shall be deemed terminated at the time use of the property discontinues; however, the representations, warranties and indemnity obligations contained herein shall survive termination of this Agreement.
9. The undersigned representative of the ORGANIZATION has authority to execute this Agreement and represents and warrants that it has advised every member of the ORGANIZATION of its contents.

Dated: _____

Dated: _____

Signed: _____
On behalf of the ORGANIZATION

Signed: _____
On behalf of the Parish

Witness: _____

Witness: _____

DIOCESE OF PEORIA, IL
Application for Special Events Coverage

Name of Parish/Institution _____
Physical Address (NO PO boxes) _____
City: _____ Illinois ZIP: _____
Telephone: _____
Parish e-mail: _____

NOTE: CATHOLIC MUTUAL **MUST** RECEIVE APPLICATION AT LEAST 15 DAYS PRIOR TO EVENT. **DO NOT** SUBMIT APPLICATIONS MORE THAN 6 MONTHS IN ADVANCE

Type of Special Event (*wedding reception, anniversary party, etc.*
IF event is a fundraiser, please be specific about what is occurring)

Lessee (Additional Insured) Information:

Name of Sponsoring Organization or Individual Requesting Coverage:

(Please **Print** Lessee Names(s) or Organization)

Lessee (Additional Insured) Contact Person:

Name: _____
Street Address: _____
City/State: _____
Telephone: _____ Zip: _____

Date of Event: _____

Time of Event: From: _____ To: _____

Approximate number of participants: _____

Is liquor being served? Yes: _____ No: _____

Is food being served? Yes: _____ No: _____

E-mail notification: to receive e-mail approval print clearly

Lessee: _____

TO AVOID DELAY OR DENIAL OF COVERAGE, PLEASE ENSURE THAT EACH FIELD IS COMPLETED.

The Special Events coverage provides \$1,000,000 Combined Single Limit Bodily Injury, Property Damage, and Host Liquor Liability coverage per event (not per claim).

This coverage is underwritten by **Nationwide Mutual Insurance Company**, policy number on file with C.M.G. Agency, Inc.

Cost of Coverage: **\$100** per event (\$125 overnight stay)

Please make checks payable to: **DUNNE PROPERTY, N.F.P.**

COVERAGE DOES NOT APPLY TO CERTAIN EVENTS SUCH AS, BUT NOT LIMITED TO:

- * Sporting events including tournaments & camps
- * Amusement rides, including mechanically operated devices, trampolines, & rebounding devices
- * Events where a fee or admission is charged, unless all proceeds go to charity
- * Events with attendance of more than 1,000 persons
- * Events involving pool or lake activities
- * Events involving 'BYOB' (bring your own bottle)
- * Any carnival event
- * Fireworks & fireworks displays
- * Events organized or operated by professional promoters/performers
- * Events which exceed 72 hours in duration
- * Event includes Overnight Stay (fee is \$125 per event)
- * Events involving recreational vehicles
- * Political Rallies
- * Inflatable Amusement Device (unless pre-approved/flat charge of \$250.00 applies)

★ SUBJECT TO APPROVAL BY C.M.G. AGENCY, INC ★

Complete and return this form to: Catholic Mutual Group, 419 NE Madison Ave., Peoria, IL 61603 Fax: 309-671-1580
E-mail: mblock@catholicmutual.org

Please report all claims to C.M.G. Agency, Inc. Claims Department at 1-800-228-6108

CMG 2011-12

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.”

The insurance certificate furnished to the parish by the tenant, contractor or facility user must indicate in writing that both the PARISH and CATHOLIC DIOCESE OF PEORIA are named as an additional insured. Please refer to the attached example with the appropriate wording. Please note that not every certificate of insurance naming the parish and Diocese as an additional insured will look like the attached. 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 and Diocese 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 CATHOLIC DIOCESE OF PEORIA 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.

CERTIFICATE OF COVERAGE

Certificate Holder	This Certificate is issued as a matter of information only and confers no rights upon the holder of this certificate. This certificate does not amend, extend or alter the coverage afforded below.
Covered Location	Company Affording Coverage

Coverage

This is to certify that the coverage listed below have been issued to the certificate holder named above for the certificate indicated, notwithstanding any requirement, term or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the coverage afforded described herein is subject to all the terms, exclusions and conditions of such coverage. Limits shown may have been reduced by paid claims.

Type of Coverage	Certificate Number	Coverage Effective Date	Coverage Expiration Date	Limits
Property				Real & Personal Property
General Liability <input type="checkbox"/> Occurrence <input type="checkbox"/> Claims Made				General Aggregate
				Products-Comp/OP Agg
				Personal & Adv Injury
				Each Occurrence
				Fire Damage (Any 1 Fire)
				Med Exp (Any 1 person)
Excess Liability				Each Occurrence
Other				Each Occurrence

Description of Operations/Locations/Vehicles/Special Items

Must have the following wording somewhere:

**** CATHOLIC DIOCESE OF PEORIA and PARISH are named ADDITIONAL INSURED for a type of event on a specific date and time ** or**

**** CERTIFICATE HOLDERS are ADDITIONAL INSUREDS for a type of event on a specific date and time ****

Holder of Certificate and ADDITIONAL INSURED CATHOLIC DIOCESE OF PEORIA PARISH St. Patrick's Catholic Church	Cancellation Should any of the above described coverage be cancelled before the expiration date thereof, the issuing company will endeavor to mail 30 days written notice to the holder of certificate named to the left, but failure to mail such notice shall impose no obligation or liability of any kind upon the company, its agents or representatives. Authorized Representative
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SAFETY GUIDLINES FOR PARISH HALL RENTAL/USAGE

INTRODUCTION:

The following safety and insurance guidelines are designed to assist parishes with the rental/usage of their parish hall. The guidelines focus on safety recommendations to reduce or prevent the most common claims associated with parish hall rentals.

PARISH HALL COORDINATOR:

Each parish should appoint an individual to regulate the usage of the parish hall. The parish hall coordinator will be responsible for ensuring that the safety requirements outlined in these guidelines are met. The parish hall coordinator also allows for easy identification of the individual responsible for decisions associated with usage of the hall.

PARISH SPONSORED VERSUS NON-PARISH SPONSORED HALL USAGE:

The parish hall coordinator should determine whether or not an activity in the parish hall is parish or non-parish sponsored. The criteria on the attached Facility Usage/Indemnity Agreement will assist in identifying whether the activity or group is parish sponsored.

If an activity is parish sponsored, it will usually be covered under the Catholic Diocese of Peoria's insurance program. The hall safety guidelines should still be covered for a parish sponsored activity.

If it is determined that the hall usage is non-parish sponsored, there are two options.

1. The organization or individual using parish facilities can complete the attached Facility Usage/Indemnity Agreement. This agreement requires \$1,000,000 in liability coverage. The liability coverage must name your parish and the Diocese as an additional insured. Also attached is a handout to assist your parish in identifying if you have been properly named as an additional insured.
2. If available within your Diocese, Special Event Coverage can be utilized to cover the individual or organization holding the activity as well as the parish and the Diocese.

Please contact Catholic Mutual if you desire any assistance differentiating between a parish and non-parish sponsored activity.

PARISH PREMISES SAFETY

Most claims associated with parish premises result from slips, trips and falls. The majority of these accidents can be prevented with a good parish inspection and maintenance program.

Exterior Hazards:

- ❖ Weather Related Perils – Snow and ice frequently cause slip and fall accidents. Fortunately, proper snow removal procedures along with salting can effectively treat this hazard. Activities in parish halls usually involve numerous people. Therefore, it is critical that the parish hall coordinator ensure that staff is available for snow and ice removal before, during and after an activity. Additionally, snow removal equipment and salt should be made available to the hall user.
- ❖ Cracked and uneven pavement/sidewalks are a common exterior trip hazard. Uneven surfaces should be identified and repaired (if possible, prior to a parish hall activity). If a permanent repair is not possible, uneven areas should be highlighted with yellow, orange, or white paint.
- ❖ Inadequate lighting often leads to an accident. Accordingly, parking lots and sidewalks should be well lit.

Interior Hazards:

- ❖ Indoors, people most commonly slip on debris or condensation. During large events in parish halls, it is common for debris to accumulate on floors or condensation to be tracked in from the outdoors. In either case, it is critical that parish maintenance be present to monitor tracking services and clean as necessary. For a non-parish sponsored use of the hall, another option is to furnish cleaning supplies to the individual or group using the hall.
- ❖ Adequate lighting is also critical to prevent indoor accidents. It is particularly important to ensure that entryways and stairwells are well lit.

Emergency Lighting:

Due to the potential size of activities held in parish halls, halls should be outfitted with emergency lighting. The number of emergency lights required varies dependent upon the size of the hall. Generally, when installing emergency lighting, it should be ensured that exits are clearly illuminated during a power outage.

Blood Borne Pathogens and First Aid Kits:

The clean-up of bodily fluids presents a unique liability exposure. Parish halls that are utilized on a regular basis should have a blood borne pathogen cleanup kit present in the parish hall. Likewise, a first aid kit should be made available during hall activities. For non-parish sponsored hall activities, the location of the blood borne pathogen cleanup kit and first aid kit should be made known to the hall user.

Fire Extinguishers:

An adequate number of five-pound ABC dry chemical fire extinguishers should be located in the parish hall. Catholic Mutual or your local fire department can assist you with determining the number of extinguishers that should be present.

SECURITY / KEY CONTROL:

The parish hall coordinator should assess each hall activity to determine whether or not security is needed. If it is, the parish should arrange for appropriate security personnel to be present at the activity. For non-parish sponsored activities that require security, the parish hall coordinator should make it a requirement of the hall rental agreement that the hall user hire security.

Key control is a critical element of parish hall usage. Often times, keys are distributed to an inappropriate number of people. The spreading of keys, even to reliable parishioners, severely weakens a parish's security. It is recommended that keys not be given out to individuals using the hall. The preferred method is for the hall coordinator or appointed representative to open up the parish hall prior to an activity and lock up when the activity is complete.

ALCOHOL:

Please review the Diocese of Peoria's Liquor Liability Guidelines that can be found at www.cdop.org

Beer, wine, or liquor is sold or distributed at many parish hall events. Parishes should be aware that they are potentially liable for claims that arise out of the consumption of alcohol. Parishes need to be concerned with consumption by minors and with ensuring that people who are intoxicated are no longer allowed to drink alcoholic beverages. Recommendations that can assist in reducing a parish's liability in the event of an alcohol-related accident are as follows.

- ❖ Licensed bartenders should be present at all times (or an individual who has had adequate training in dispensing alcohol). All bartenders must be at least 21 years of age.
- ❖ Alcohol should never be served to an individual under the legal drinking age. Identification should be checked for anyone who appears to be under the age of 30.
- ❖ An individual should only be allowed to order or obtain one drink at a time. This will assist in deterring someone from becoming too rapidly intoxicated and will deter someone from providing a drink to a minor.
- ❖ A pre-existing plan should exist to handle individuals who have had too much to drink.

For additional information and/or assistance on controlling the liquor liability exposure, please contact Catholic Mutual.

FOOD PREPARATION AND SERVICE:

Many parishes sponsor events in their hall where food is prepared. Serious injury or illness can arise from the consumption of contaminated food. A few simple steps can help control this exposure.

- ❖ For food preparation by the parish, a list of all suppliers along with purchase invoices should be kept. Food must be stored under the proper temperature once it is delivered to the parish. Prior to the food being used, it should be inspected for any signs of contamination or spoilage.
- ❖ Once food is opened for use or preparation, proper handling and storage precautions must still be followed. Frozen foods should never be thawed on a counter top, but instead thawed in the refrigerator or in a bag under cold running water.
- ❖ Parish employees or volunteers often prepare food. Workers should be reminded to wash their hands with soap and warm water before handling food. Also, gloves and hair restraints should be worn. All kitchen surfaces and utensils should be kept clean and sanitary.
- ❖ Prior to distribution, it must always be verified that food has been cooked thoroughly in order to destroy bacteria. It is recommended that thermometers be utilized to determine if the internal temperature of the food has reached a safe temperature. Internal temperatures should reach 160 degrees. For poultry, temperatures need to reach 185 degrees. During the service of food, food that will not immediately be dispensed should be kept at above 140 degrees for warm food and below 40 degrees for foods served cold.

The above food preparation and service guidelines should also be adhered to for non-parish sponsored activities with the parish hall coordinator ensuring that this is done.

CLAIM PROCEDURES:

When an accident takes place, an Accident Report should be filled out and forwarded to Catholic Mutual the next workday. The Accident Report should include an in-depth description of how the accident happened. The report should also include the name, address, phone number, and the date of birth of any injured person, along with phone numbers of potential witnesses. It is also helpful if a photograph of the accident scene is taken.

Accident reports should be sent to Catholic Mutual Group via www.catholicmutual.org webpage, fax (309-671-1580), or email to: mblock@catholicmutual.org.