

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk

dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979

Phone: 312-534-8295
Fax: 312-534-9805

Print date: November 12, 2009

June 12, 2009

Re: Plan Participants of the Priest Personal Automobile Insurance
Policy Year: July 1, 2009 – July 1, 2010

Included in this packet are:

- A new vehicle insurance identification card. If you note any errors on this card, please call Laura Santos at Aon 847-953-6861 as soon as possible.
- If applicable, a copy of the Certificate of Insurance that has been issued to the lien holders of record. If you have a lien holder for your vehicle (i.e. if you have a loan or lease for the vehicle) but there is no certificate in this packet, please contact Laura Santos with that information so she can update her records and issue a certificate immediately.
- A “walk-through” of the Catholic Mutual claims process and copy of the “Auto Loss Notice” form used by Catholic Mutual (contains information you’ll need to file a claim).

Dear Father,

On July 1, 2009, the insurance coverage for priest personal automobiles will be renewed with Preferred Professional Insurance Company (PPIC)/The Catholic Mutual Group. The coverage levels have remained the same. However, due to some adverse experience (the number of claims increased 16% with claim payments up 53%), the per vehicle charge has increased by \$50 to \$1,050.

In summary, the Catholic Mutual/PPIC policy provides:

- Combined single limit liability coverage of \$500,000/accident
- Underinsured/Uninsured motorist coverage of \$500,000/accident
- \$5,000/person medical payment coverage
- \$250 collision/accident deductible
- \$250 comprehensive/accident deductible
- \$30/day, maximum 30 day rental coverage - while your vehicle is being repaired for a covered loss, is to defray some of the cost.
- Liability coverage for vehicles rented in your name in the U.S. and Canada
- Collision damage coverage for vehicles rented in your name in the U.S. and Canada. There is a policy sub-limit of \$50,000/occurrence and the \$250/accident deductible applies. When renting a car, please refrain from renting luxury/exotic cars that are valued more than \$50,000
- Towing reimbursement up to \$50.00 (no deductible)
- The insurance coverage does not extend beyond the United States and Canada.**

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk

dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979

Phone: 312-534-8295
Fax: 312-534-9805

The cost for the first automobile is \$1,050.00, and is paid by your assigned parish or agency. Part of the cost includes a fee for the required motor vehicle report. PRMAA pays the premium for plan participants who are retired. Additional vehicles can be added to the policy at your personal expense at the same cost as the first vehicle.

A significant factor in obtaining the coverage is the relatively low loss experience. Please continue to drive safely and report accidents in a timely manner. The low loss experience is a critical factor in our ability to obtain the coverage and to keep the pricing as affordable as possible.

As part of the renewal, a Motor Vehicle Report (MVR) has been performed on each plan participant. The report details a variety of driving violations or accidents over the past three years. The most common items found on a MVR include:

- a. Driving under the influence of drugs or alcohol
- b. Hit and Run
- c. Failure to report an accident to the police
- d. Negligent homicide arising out of the use of a motor vehicle
- e. Operating a vehicle during a period of suspension or revocation
- f. Using a motor vehicle for the commission of a felony
- g. Operating a motor vehicle without the owner's authorization
- h. Permitting unlicensed person(s) to drive your vehicle
- i. Reckless driving
- j. Speed contest
- k. Any combination of accidents or moving violation, which total three
- l. Driving without a valid state issued drivers' license
- m. Reliance on an international drivers' license

MVR searches are common practice with personal lines automobile insurance carriers. Individual drivers who are classified as higher risk will be placed on a separate policy through Progressive Insurance Company with increased deductibles, reduced levels of coverage, and driving restrictions at a much higher cost.

In today's environment, litigation is used to hold people accountable for their actions. The costs associated with this are reflected in the insurance rates and the willingness of insurance carriers to underwrite this exposure base. ***Any time you get behind the wheel of a motor vehicle, please take every conscious step to prevent any of the above listed items from occurring in the first place. In the chance that one of them occurs, take every conscious step to respond in a responsible manner. Contact Linda Loney at Catholic Mutual immediately after an incident occurs.***

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk
 dturlek@archchicago.org



Post Office Box 1979
 Chicago, Illinois 60690-1979
 Phone: 312-534-8295
 Fax: 312-534-9805

Important Telephone Numbers

Contact name	Contact information	When to contact:
Linda Loney Claims Adjuster Catholic Mutual Group 10843 Old Mill Road Omaha, NE 68154-2600	PHONE: 800-228-6108, press "1" extension "2452#" FAX: 402-551-2943 EMAIL: lloney@catholicmutual.org Claims center hours: Mon–Thurs 7:30am – 4:30pm Friday 7:30am - 11:30am After hours claims: 402-968-5943	Contact Linda for all claims: - Accidents - Hit and Runs - Vehicle theft - Any damage to vehicle - Claims/Rental information
Laura Santos Aon Risk Services Client Service Center 1000 Milwaukee Ave. Glenview, IL 60025	PHONE: 847-953-6861 FAX: 847-953-5390 EMAIL: Laura_Santos@ars.aon.com Office Hours: Mon-Fri: 7:00am-3:30pm	Contact Laura for all day-to-day issues: - <i>Change of vehicle (please have the year, make, model, and VIN on hand when calling)</i> - <i>Dispose of a vehicle</i> - <i>Change of address</i> - <i>Identification card corrections</i> - <i>Additional identification card</i> - <i>Certificates of Insurance</i> - <i>General coverage questions</i>
Laura's Backups:	Alex Nicolici PHONE: 847-953-7070 FAX: 847-953-5390 EMAIL: Alexander_Nicolici@ars.aon.com Office Hours: Mon-Fri: 8:30 am-5:00 pm	Maddie Buonocore PHONE: 847-953-7196 FAX: 847-953-5390 EMAIL: Maddelena_Buonocore@ars.aon.com Office Hours: Mon-Fri: 9:00 am – 5:30 pm

To help keep the costs as low as possible, the Archdiocese is asking you to refrain from loaning your vehicle to non-listed drivers such as friends, family members, and parishioners for their use. When the vehicle is loaned out to a non-listed driver, the insurance coverage for a loss can be jeopardized. The insurance coverage is purchased on the assumption that you are driving the vehicle. However, occasional use (2 – 3 days per year) by non-listed drivers (with your permission) is acceptable.

When you purchase or lease a vehicle be sure to title the car solely in your name. Unless approved by the carrier in advance, titles or leases should not reference the name of a friend, family member or parish. These references jeopardize the insurance coverage and can create financial responsibility for your friends and family members. Claims can be denied or rights can

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk
dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979
Phone: 312-534-8295
Fax: 312-534-9805

be reserved by the carrier on this basis. When you purchase or lease a vehicle, please show the salesperson this letter.

With the recent attention to the use of mobile phones, we are encouraging you to refrain or limit the use of a cellular telephone while driving in accordance with current State and City of Chicago laws.

Coverage automatically stops upon death, when you sell the car, or transfer to another diocese and are no longer part of the Archdiocese of Chicago. Short-term coverage extensions up to 10 days can be made with timely notice. Regardless of the underlying reason, in the event your driver's license is suspended or revoked or a physician has determined that you are unable to drive a vehicle safely due to a medical condition, please contact me as soon as possible.

The Archdiocese has established business relationships with car dealerships, glass/windshield repair services and rental car agencies. To take advantage of potential savings, please refer to the attached list or contact me to locate the service provider nearest you.

Please feel free to call me at 312-534-8295 with any questions you may have.

Sincerely,

A handwritten signature in black ink, appearing to read "Don Turlek", with a long horizontal flourish extending to the right.

Don Turlek
Risk Manager

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk

dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979

Phone: 312-534-8295
Fax: 312-534-9805

Service Providers

As of June 1, 2008

The providers listed below are recommended for use but you are not required to use them.

Auto Glass Repair/Replacement

Majestic Auto Glass
Angel
Phone: 312-455-8343

Towing Services

(Please obtain a quote for towing prior to receiving the service).

D&R Towing
Barrington, Illinois
847-381-0770

Ernie's Service Center
Vernon Hills, Illinois
847-634-3737

Wayne Endre and Sons Towing
Wilmette, Illinois
847-251-8181

Robinson's 24-Hour Towing
Maywood, Illinois
708-681-2281

All Over Towing
Waukegan, Illinois
847-599-1133

Buccaro Towing Service
Chicago, Illinois
Phone: 773-472-6150

E&R Towing
Markham, Illinois
Phone: 708-333-7300

Hyde Park Community Shell
Hyde Park, Illinois
773-493-5200

Fernwood Towing
South Holland, Illinois
708-333-4895

Metro Towing, Inc.
Frankfort, Illinois
815-464-7300

Car Rental

(Rentals should be made through Catholic Mutual)
Enterprise Rent-a-Car
Phone: 800-736-8227

Autobody Repair

Erie and LaSalle Autobody-Bob
146 West Erie
Chicago, Illinois 60610
Phone: 312-337-3903

Chicago Collision-Frank Adler
3545 North Milwaukee Avenue
Chicago, Illinois 60641
Phone: 773-777-8900

Collision Damage Experts-Patrick Winston
6606 South Western Avenue
Chicago, Illinois 60636
Phone: 773-737-7516

R&B Auto Customs
6606 Ogden Avenue
Berwyn, Illinois 60402
708-484-9400

Woodfield Body Shop
1001 Remington Road
Schaumburg, Illinois 60173
Phone: 847-882-3368

Bennett Auto Rebuilders, Inc.
Mike McCann
2300 West 79th Street
Chicago, IL 60620
773-434-0181

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk
dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979
Phone: 312-534-8295
Fax: 312-534-9805

Catholic Mutual Claims Procedures for Automobile Claims

- Assured needs to report losses within 24 hours to 1-800-228-6108 extension 2452 (Linda Loney). A claim number will be given over the phone on Catholic Mutual files.
- Once claim has been received the assured and/or claimant will be contacted within 24 hours.
- Acknowledgement letters will be sent to the priest only.

Physical Damage Only Claims

- Minor damage claims – The assured will be required to get 2 estimates. They need to be faxed or mailed to Linda Loney at 402-551-2943.
- If the estimate is under \$1,500 Catholic Mutual will pay off the estimate
- All other claims, PDA or similar service will be assigned to inspect assured vehicle
- Pay off estimate and close file if no rental
- If vehicle isn't drivable, rental will be authorized
- Rental – reservations will be made by Catholic Mutual through Enterprise Rent a Car. Limit is flat \$30 day (maximum 30 days) while the vehicle is being repaired for a covered loss.
- Collision deductible is \$250.00
- Total Loss Procedures:
 - vehicle is a total if damages equal or exceed 75% of ACV
 - assured can keep vehicle for ACV minus high salvage bid
 - after loss amount is accepted, get appraiser or salvage company to move vehicle that day.

Subrogation Claims

- Catholic Mutual Group will handle all subrogation claims. All reimbursements will be credited to Archdiocese of Chicago funded account handled by CMG. As for the deductible, full refund will be paid directly to father.

Auto Glass Repair or Replacement

Majestic Auto Glass - Angel
1347 S Ashland Ave
Chicago, IL 60608
Phone: (312) 455-8343
Fax: (312) 455-0293

- Chip repair – Deductible is waived
- Replacement - \$250 comprehensive deductible

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk
dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979
Phone: 312-534-8295
Fax: 312-534-9805

Settlement Checks

- Checks will be issued to the Body Shop and Assured
- Total losses: Assured and lien holder

Third Party Liability Claims

- Claimant will be contacted by telephone or mail within 24 hours of notification.
- Claimant will be required to obtain 2 estimates on vehicle. If the damages are over \$1,500 PDA will be assigned
- For serious or questionable claims, statements will be taken by the claims adjuster or by an independent adjuster.
- Police report will be obtained on all third party claims
- Proof of ownership is required before payment can be made
- Payments will be made directly to the claimant.

Lawsuits

- All Lawsuits must be sent to Catholic Mutual Group immediately after assured has been notified.

ARCHDIOCESE OF CHICAGO

Department of Insurance & Risk
dturlek@archchicago.org



Post Office Box 1979
Chicago, Illinois 60690-1979
Phone: 312-534-8295
Fax: 312-534-9805

AUTOMOBILE LOSS NOTICE

Policy#: MAU002197400
Expiration Date: July 1, 2009

MEMBER/NAME AND ADDRESS: _____

PHONE: _____

DATE AND TIME OF LOSS: _____

LOCATION OF LOSS: _____
(INCLUDE CITY/STATE)

FACTS OF THE ACCIDENT: _____

AUTHORITY CONTACTED: _____ REPORT #: _____

YOUR VEHICLE: YEAR: _____ MAKE: _____ VIN#: _____

DRIVER: _____ PHONE #: _____

DRIVERS RELATIONSHIP TO INSURED: _____

WAS DRIVER WORKING AT TIME OF LOSS: _____

DESCRIBE DAMAGE TO ASSURED VEHICLE: _____

WHERE CAN VEHICLE BE SEEN: _____

OWNER OF THE OTHER VEHICLE OR PROPERTY: _____
(INCLUDE NAME/ADDRESS/PHONE) _____

DRIVER OF OTHER VEHICLE: _____

DRIVER OF OTHER VEHICLE INSURANCE COMPANY: _____

WHAT TYPE OF VEHICLE IS IT: _____

DESCRIBE DAMAGE TO OTHER VEHICLE: _____

INJURIES: _____

WITNESSES/PASSENGERS: _____
