



Insurance & Risk Management

- Parish Festivals
- Certificate of Insurance
- Vehicle Best Safety Practices
- FY 2026 Insurance Billing
- Hurricane Season

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Festivals & Carnivals

Insurance Musts

Obtain Festival/Carnival Special Event Insurance

- Event itinerary
- Carnival Contract
- Carnival Vendor Certificate of Insurance


Liquor License – Needed if alcohol is sold.

Liquor Liability Summary

- No BYOB's under any circumstances.
- Those serving alcohol regardless if DOSP Employee or Volunteer must be approved by Pastor/Principal. They should understand their stewardship responsibilities.

***Liquor cannot be linked to any donation or charge (including tickets) at the event.**

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

DIOCESE OF ST PETERSBURG - 0349
APPLICATION FOR SPECIAL EVENTS COVERAGE

Coverage Limit: \$1,000,000 Combined Single Limit Bodily Injury and Host Liquor Liability, \$500,000 Property Damage Liability.
 Coverage provided is per event (not per claim). Submission of application does not bind coverage - all events are subject to approval.
 Coverage underwritten by Markel Insurance Company; Policy No. on file with C.M.G. Agency, Inc.

Cost of Coverage for 1-3 days: \$110 Per Event (Overnight Stays - \$140)

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

<p>Name of Parish or Institution: _____</p> <p>Street (Physical) Address (NO P.O. BOXES): _____</p> <p>City/State: _____ ZIP Code: _____</p> <p>Phone No: _____</p> <p>Lessee (Additional Insured) Information: Name of Sponsoring Organization or Individual Requesting Coverage: _____ (Please Print Lessee Name(s) or Organization)</p> <p>Lessee (Additional Insured) Contact Person: Name: _____ Street Address: _____ City/State: _____ ZIP Code: _____ Telephone: _____</p> <p>To receive approval notification please print e-mail(s): (Please Print e-mail(s) clearly) _____ _____</p>	<p>Date of Event: _____</p> <p>Type of Special Event (Example: wedding reception, anniversary, party, etc. If it's a FUNDRAISER, be specific about what is occurring): _____</p> <p>Time of Event: From: _____ To: _____</p> <p>Is this an overnight event? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Approx. Number of Participants: _____</p> <p>Is Food Being Served? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Is Liquor Being Served? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If liquor is to be sold (or used included in ticket price) and/or a license or permit is required in order for you to serve or furnish alcohol, you must obtain LIQUOR LIABILITY coverage by separate application. Does this event require the additional coverage? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>To Note: If liquor liability coverage is NOT purchased and an alcohol related claim results, the claim will be rejected if it is determined that a liquor liability policy should have been purchased.</p> <p>ADDITIONAL CHARGES WILL APPLY FOR:</p> <ul style="list-style-type: none"> • Events which exceed 3 days in duration (charge TBD) • Inflatable Amusement Device (Must be pre-approved, picture required. Minimum charge of \$100 per inflatable applies, each device is underwritten, charge is determined by size and potential risk.) • Events that exceed 1,000 in attendance (charge TBD)
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COVERAGES DOES NOT APPLY TO CERTAIN EVENTS AND EXPOSURES, SUCH AS, BUT NOT LIMITED TO:

- Any carnival event
- Fireworks & fireworks displays
- Events involving "BYOB" (Bring your own bottle)
- Events involving pool or lake activities
- Events involving recreational vehicles
- Non religious musical performances/concerts (contact us for special exceptions)
- Events organized or operated by professional promoters/performers
- Organized sporting events, including tournaments & camps (some sporting activities are allowed and must be pre-approved)
- Events where a fee or admission is charged, unless all proceeds go to charity
- Political rallies
- Amusement rides, including mechanically operated devices, trampolines, & rebounding devices
- Claims related to an epidemic/pandemic

EMAIL COMPLETED FORM TO:
memberservice@markelcatholicagency.com


MAKE CHECKS PAYABLE TO:
 DIOCESAN INSURANCE FUND TRUST

MAIL PAYMENT AND COPY OF APPLICATION TO:
 Diocese of St. Petersburg
 Ins. Services Office
 P.O. Box #1200
 St. Petersburg, FL 33743

IN THE EVENT OF A CLAIM, PLEASE CONTACT C.M.G. AGENCY CLAIMS DEPT: 800-228-6108

C.M.G. Agency, Inc. 10/19/15
 DOSP Finance - 310.3100.4615.1005

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Certificate of Insurance

There are 3 occasions when a certificate of insurance is needed by a DOSP Entity:

- When a Diocesan entity is going off site for an event and needs proof of coverage to a third party. (Prom at Ruth Eckerd)
- When a Diocesan entity has to show a leasor of property or equipment they have insurance. (copier leases)
- When a Diocesan entity simply has to show proof of insurance to an agency to participate in a particular program. (VPK)

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Request a Certificate of Insurance

Complete the Certificate of Insurance Request form.

Email the following directly to CMG

- Request form
- Contract/Agreement from those requesting proof of insurance

Email directly to: memberservices@catholicmutual.org
copy vcb@dosp.org on all CMG emails

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Certificate of Insurance Needed From Vendors - Contractors

The following coverage must be listed and current on the Certificate of Insurance submitted.

- General Liability insurance (\$1million dollars)
- Workers Compensation or State Waiver
- Unemployment Insurance
- Professional Coverage – Those who need this coverage include but is not limited to:
Attorneys • Accountants (errors and omissions) • All healthcare professionals (doctors, nurses, physical therapist, certified nursing assistants...etc.) • Architects • Mental Health Counselors

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Vehicle Safety Best Practices

Who Needs a Motor Vehicle Records (MVR) Check

- All drivers who drive DOSP owned vehicles.
- Volunteer to drive passengers on behalf of the Diocese.

Safe Environment Processes MVR Checks

- Send the Name and **PERSONAL** email address of the volunteer/employee to: FINGERPRINTING@DOSP.ORG
- Include a copy of the person's current Insurance card.
- Allow 7-10 days for the report to return.

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FY 2026 Insurance Billing

Billing statements available today.

All P & L premiums paid in full by June 1, 2025 will receive a 5% discount off totals listed on statements.

This applies P&L, Vehicle, Worker's Comp, and Reemployment billing.

To qualify for the discount, payment must be post dated by June 1, 2025.

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Hurricane Season 2024

Helene - Flood damage in excess of 8 million dollars on 12 locations.

Helen & Milton - wind damaged totaled 7.5 million between the two storms.

The Diocese has subsidized over 1.7 million dollars in deductibles owed during the 2024 season.

Claims are still being processed. All entities should be submitting all repair estimates and contents estimates.

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Hurricane Season 2025

June 1st – November 30th

First things first.

1. Check in with your employees.
2. Review Preparation Guide on the insurance page of the DOSP website.
<https://www.dosp.org/insurance/hurricane-season/>
3. Walk & start preparing your property.
4. Make sure email address & cell numbers for all employees are up to date in Paylocity.

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Hurricane Season 2025

June 1st – November 30th

By the start of the season the Insurance Office will.

1. Provide a list of approved vendors with contact names and numbers.
2. On Thursday, May 22nd a test message will be sent to all regular full & part time employees through the Alert Media System.

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Insurance & Risk Management

Valerie Burns – Insurance & Risk Manager

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