

ARCHDIOCESE OF CHICAGO

Risk Management



Post Office Box 1979
Chicago, Illinois 60690-1979

Phone: 312-751-8295
Fax: 312-751-8392

Print date: June 16, 2006

June 13, 2006

Re: Plan Participants of the Priest Personal Automobile Insurance
Policy Year: July 1, 2006 – July 1, 2007

Dear Father:

On July 1, 2006, the insurance coverage for priest personal automobiles will be renewed with Virginia Surety / The Catholic Mutual Group. The coverage levels have remained the same. The modest cost increase is the result of higher reinsurance costs.

In summary, the Catholic Mutual 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 days rental coverage while your vehicle is being repaired for a covered loss.
- 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.

The cost for the first automobile is \$1,000.00 (an increase of \$40.00 from last year) 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.

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As part of the renewal, a Motor Vehicle Report (MVR) will be performed on each plan participant. The report details a variety of driving violations or accidents over the past three-year period. 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. Each insurance carrier who quoted coverage required this as a condition of coverage. Individual drivers who are classified as higher risk will be placed on separate policies with increased deductibles, reduced levels of coverage, driving restrictions at a much higher cost. The same cost is charged to the location.

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.

During the middle part of June, the following actions will occur:

- A new vehicle insurance identification card will be sent to your address of record. If you do not receive the card by June 27, 2006, please call Amy Tibbs at Aon 312-381-4232.
- Certificates of Insurance will be issued to the lien holders of record with a carbon copy to you for your records.

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Important Telephone Numbers

For losses that occur between July 1, 2005 and July 1, 2007, 12:01 a.m., please report the accident to Linda Loney at Catholic Mutual at 800-228-6108, press "1" extension "2452#". Fax 402-898-1870. The Catholic Mutual claims center is open from Monday – Thursday 7:30 a.m. to 4:30 p.m. and Friday 7:30 a.m. to 11:30 a.m. Central Time. For after hours claims handling, weekends, and holidays, please call 402-968-5943.

Changes in vehicles (purchase or lease), requests for vehicle insurance identification cards, and requests for certificates of insurance can be made by calling Amy Tibbs at Aon 312-381-4232. Fax 312-381-6057. E-mail: Amy_Tibbs@ars.aon.com

For losses that occur between July 1, 2003 and July 1, 2005, 12:01 a.m., please report the accident to Century National Insurance at 800-733-1980 and follow the prompts. The Century National claim center is open from 9:00 a.m. to 5:00 p.m. Pacific Time.

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 basis that you are driving the vehicle.

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 on your friends and family members. Claims can be denied or rights can 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.

Whenever you change your address, transfer or work in another diocese, purchase, lease or dispose of a vehicle that is titled or leased solely in your name, please report the changes / corrections to Amy Tibbs at the telephone number listed above. Please have the year, make, model, full vehicle identification number, loan/leasing information and your drivers' license with you when you call.

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

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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 312-751-8295 with any questions you may have.

Sincerely,

A handwritten signature in black ink that reads "Matt".

Matthew Kaminski
Risk Manager

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Services Providers

As of June 1, 2006

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

Auto Glass Repair or 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

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Car Rental

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
