



# ARCHDIOCESE OF BALTIMORE

DEPARTMENT OF MANAGEMENT SERVICES  
OFFICE OF RISK MANAGEMENT

## **Priest Personal Auto Insurance Program “Frequently Asked Questions” 2/1/2016**

### **1. *What does my coverage include under this program?***

Each scheduled auto is covered for physical damage, rental reimbursement and liability. There is an option to exclude coverage for physical damages losses. By electing not to carry the physical damage coverage, the premium is reduced by 25%.

Physical Damage:	Collision	\$250.00 deductible
	Comprehensive	\$250.00 deductible
	Glass Replacement	\$100.00 deductible
	Glass Repair	\$ 0.00 deductible

The above physical damage coverage will cover up to the cost of the repairs or if the repairs exceed the value of your vehicle, then you are covered up to the value of your vehicle.

Rental Reimbursement: Maximum of \$1,200.00 or 30 days, whichever is exhausted first

In order for rental reimbursement to apply your vehicle must be rendered non-drivable related to damages sustained in a covered accident.

Liability Coverage: \$1,000,000 combined single limit per accident for all resulting bodily injury and/or property damage.

Personal Injury Protection: \$10,000 per accident per covered occupant

Personal injury protection provides for medical payment coverage and loss wages for eligible occupants of a covered vehicle involved in a covered accident resulting in injuries to the occupants.

There is no coverage for towing and disablement expenses, unless the towing is as the result of a covered physical damage loss.

### **2. *How do I report a claim?***

Claims can be reported by one of the following means:

Internet: [www.archbalt.org/risk](http://www.archbalt.org/risk)  
From this page select **Risk Management FAQ**

Phone during business hours: 410-547-5529  
Phone after business hours: 1-866-650-2713  
Fax: 410-332-8233

### **3. *How do I update my information if any of the current information listed is not correct?***

Contact the Office of Risk Management by sending an e-mail to Diana Appel at [Diana.Appel@archbalt.org](mailto:Diana.Appel@archbalt.org) or to Cathy O'Brien at [Cathy.O'Brien@archbalt.org](mailto:Cathy.O'Brien@archbalt.org). Please provide the information that needs to be revised. Or you may contact Diana Appel at 410-547-5529 or Cathy O'Brien at 443-263-1950.

**3. If I have not received an insurance ID card or have lost my card, how do I secure one?**

Internet: [www.archbalt.org/risk](http://www.archbalt.org/risk)  
From this page select **Risk Management FAQ**  
E-mail: Send an e-mail to Diana Appel at [Diana.Appel@archbalt.org](mailto:Diana.Appel@archbalt.org) or to Cathy O'Brien at [Cathy.O'Brien@archbalt.org](mailto:Cathy.O'Brien@archbalt.org)  
Phone: Contact Diana Appel at 410-547-5529 or Cathy O'Brien at 443-263-1950.

**4. Who do I notify if I am acquiring a new auto or disposing of an old one?**

Internet: [www.archbalt.org/risk](http://www.archbalt.org/risk)  
From this page select **Risk Management FAQ**  
E-mail: Send an e-mail to Diana Appel at [Diana.Appel@archbalt.org](mailto:Diana.Appel@archbalt.org) or to Cathy O'Brien at [Cathy.O'Brien@archbalt.org](mailto:Cathy.O'Brien@archbalt.org)  
Phone: Contact Diana Appel at 410-547-5529 or Cathy O'Brien at 443-263-1950.

**5. If I rent a vehicle, do I need to take out the extra insurance offered by the rental company?**

No. You do not need to purchase the insurance offered by the rental company. The coverage afforded under this program extends to vehicles you rent for temporary use. Simply show the rental company a copy of your insurance card. Keep in mind that if the vehicle is damaged while you are renting it, the claimed amount is still subject to the same physical damage deductible as you carry on your own vehicle. If you have elected to carry liability coverage only, then you should consider purchasing the damage waiver coverage through the rental company.

**6. When completing a State registration form how should I respond to the questions regarding my insurance carrier, policy number and broker?**

Any State forms regarding insurance information should be responded to as follows:

Insurance Carrier: Archdiocese of Baltimore, as a qualified self-insured  
Policy Number: S0124,  
Broker: Porter and Curtis, 225 State Road, Media, PA, 19063.