



# CATHOLIC DIOCESE of CLEVELAND

## Master Insurance Program

### Introduction

In 1975, the Bishop of Cleveland appointed an Insurance Committee to research and establish a **Master Insurance Plan** to achieve premium savings, uniformity, broader coverage, and improved catastrophe protection for the Diocese and its parishes. These objectives were accomplished by the Committee through the Diocesan Insurance Service Corporation (D.I.S.C.), an agency created solely for this purpose. The D.I.S.C. Committee, in conjunction with the Diocesan Finance Office, continues to administer this Program. Together, their study of potential liability exposures or changes in legislation affecting insurance practices are constantly reviewed to make sure the coverage afforded is the most cost effective available.

The Diocesan Master Insurance Program provides and extends insurance protection to the Diocese of Cleveland, its institutions, parishes, and invitees. The purpose of this book is to outline the primary features of the Program by providing brief descriptions of the coverages to and answer the most frequently-asked questions. Upon each policy renewal period, you will be provided inserts to update this information.

This book is ***not an insurance policy or contract***, it is intended as an easy-to-use reference guide. The explanations contained herein neither affirmatively or negatively amend, extend, or alter the coverage provided by the actual insurance policies and should not be construed as complete or definitive. The actual policies are available for inspection in the Diocesan Property/Casualty Insurance Department or at the D.I.S.C. agency. Please refer your specific questions to either of these offices.