

## Diocese of Covington

### Policies & Procedures Manual

Section: Vehicle/Driver Safety Policies

Policy: Priest Auto Insurance Requirements

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1. Priests in the Diocese of Covington are required to purchase and maintain automobile liability insurance for all motor vehicles that are personally owned, in full or in part, by any and all priests assigned to the Diocese of Covington.

This requirement applies to all such motor vehicles regardless of where they are physically located.

2. Coverage shall be purchased from an agent/broker/company in good standing with the Kentucky Department of Insurance in compliance with applicable regulations and other such requirements as the Department may promulgate from time to time.
3. The minimum acceptable coverages are:
  - \$500,000 combined single limit (including bodily injury and property damage)
  - \$10,000 personal injury protection (PIP)
  - \$5,000 med pay of others
  - \$500,000 Uninsured/Underinsured Motorist
    - 3..1. Collision and Comprehensive insurance is recommended in most cases. A deductible of \$1,000 is standard.
    - 3..2. Coverage effective dates: These minimum coverage amounts are effective from July 1, 2026 through June 30, 2027 and will remain in force until changed per revision to this policy.
4. On a timely basis, but no later than August 31, 2026, priests of the Diocese shall forward a Certificate of Insurance or other such similar & satisfactory evidence of coverage, to the Chief Financial Officer or his designate.
  - 4..1. New Certificates of Insurance shall be forwarded upon renewal each year.
  - 4..2. New Certificates of Insurance shall be forwarded upon the acquisition of a new vehicle, or any time there is a change to an insurance policy.
5. It is the responsibility of the priest to ensure timely payment of policy premiums in order to avoid any and all lapses in coverage. The Diocese, parishes and other locations of assignment will not reimburse fees incurred because of late payment.
6. The parish or location of assignment will reimburse the priest for the cost of insuring one primary, priest-owned vehicle, up to the maximum allocation set forth in the Priest Salary and Benefit Schedule for the applicable fiscal year (\$2,300 for fiscal year 2026-27). This amount will be adjusted annually using the vehicle insurance inflation rate provided by the US Bureau of Labor Statistics in their annual Consumer Price Index.

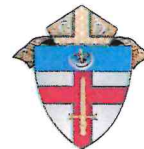
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Costs in excess of this amount, or costs associated with other vehicles, will be the responsibility of the priest.

6..1. For priests who are not assigned to any parish or location (including retired priests who are not on assignment), the Diocese will provide this reimbursement up to the amount established in the Priest Salary and Benefit Schedule for the applicable year (\$2,300 for fiscal year 2026-27).

6..2. To obtain this reimbursement, a priest must present a receipt for payment and a copy of the certificate of insurance.

7. Should any priest desire assistance in the acquisition of auto insurance, the Chief Financial Officer or his designee will assist in this process by sharing a list of recommended insurance brokers.

8. The Diocese of Covington will acquire an insurance policy for all Diocesan-owned vehicles (including those owned by parishes, schools, and other locations). Costs of this policy will be shared with the parishes and locations where these vehicles were acquired and are being utilized.

Approved:

A handwritten signature in blue ink, which appears to read "John C. Iffert", is written over a horizontal line.

Most Rev. John C. Iffert

Bishop of Covington

April 10, 2026