



Memo

Date: September 2, 2025

To: Parish and school business managers

From: Holly Orsagh, director of financial services, Office of Finance
Jordan Harper, claims/risk manager, Catholic Mutual Group

Re: Sports accident insurance and liability insurance

This memo is directed to parishes and schools that have sports programs outside of Catholic Metro Sports.

Zurich Student and Sports Accident Policy and Catholic Mutual's Liability Policy provides coverage for sports activities that are sponsored and supervised by the parish/school. Please complete the [STAR form](#) to assist in gathering information needed in the annual application process as well as to determine the amount to bill each entity for the sports accident coverage.

LIABILITY COVERAGE: The liability coverage provided by the archdiocese and Catholic Mutual will cover the parish/school's coaches acting within their scope of responsibility.

ACCIDENT INSURANCE: The sports accident coverage provided by Zurich will cover registered participants that incur sports accidents during regularly scheduled games or practices, as an extension of the current student accident policy. The student and sports accident policy is **secondary** to a family's own primary medical coverage. There is some overlap of coverage for Catholic school students who participate, which we will evaluate so we do not double-bill.

COST: Registered participants that do not attend an Archdiocese of Atlanta Catholic school are billed annually to the parish at \$13 per participant in October. Archdiocese of Atlanta Catholic schools are excluded from the sports accident billing since their students are already covered by student accident insurance that is billed to the school they attend.

ARCHDIOCESE OF ATLANTA SPORTS ACCIDENT GUIDELINES: The information below (also in Sections A-H of the [STAR form](#)) includes Archdiocese of Atlanta guidelines that should be followed when operating a parish/ school

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sports program. Not following these guidelines could have an impact on the eligibility of the sports accident and liability insurance coverage.

FINANCIALS AND BANK ACCOUNT:

All fees and expenses associated with the sports organization should be deposited to and spent from the parish/school's operating bank account and recorded on the balance sheet.

SAFE ENVIRONMENT PROGRAM: All adults directly involved with minor children in sporting events are required to be cleared through the Archdiocese of Atlanta's Safe Environment Program.

ACCIDENT CLAIMS OVERSIGHT: Participants are provided with secondary sports accident coverage through the archdiocese *student and sports accident insurance* policy. This coverage is for accidents that occur in regularly scheduled sport events and practices. Each family's own medical insurance is primary and this accident insurance is secondary. The related claim form and summary of coverage is on [Insurance | Roman Catholic Archdiocese of Atlanta | Atlanta, GA \(archatl.com\)](#) or is available from Jordan Harper jharper@catholicmutual.org.

REGISTRATION DOCUMENTS: Participants are required to complete a registration form through the parish or school for sports accident coverage to apply; registration should not be completed through the third-party sports organization. A copy of these documents must be available for review by the parish/school business office, if requested. The archdiocese records retention schedule states that athletic program files should be maintained for a period of five years. [Records Management | Roman Catholic Archdiocese of Atlanta | Atlanta, GA \(archatl.com\)](#)

PARTICIPANT LIABILITY WAIVER: Parents of all participants must complete a parental/guardian consent form for all participants under age 18, and a liability waiver form. This information must be available for review by the parish/school business office, if requested. The archdiocese records retention schedule states that athletic program files should be maintained for a period of five years.

DRIVING RESPONSIBILITIES: It is the responsibility of the parent to drive players to and from games, practices, and team social events. The parish/school bears no responsibility for driving participants to or from any games or practices, whether at the central location or at another parish or school's facilities, with the exception of high schools which sometimes offer transportation to and from a scheduled game for certain sports. When this is done, the school is responsible for communicating transportation arrangements to the parents. The following

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standards should be followed when transporting minors:

- Clergy, employees, and volunteers are prohibited from transporting minors without written permission of their parents or legal guardian.
- Minors should be transported directly to their destination. There should be NO stops or deviations.
- Clergy, employees, and volunteers assigned to transport minors must be at least 21 years old and have a valid driver's license.
- In transporting minors, an adult driver should be accompanied by a second adult whenever possible.
- The driver will not use a cell phone or any electronic communication device while driving with minors in the car, van, bus or other vehicle.
- **Eleven to 15-passenger vans may NEVER be used under any circumstance for church or school business.**
- An adult cannot be alone with just one minor in the vehicle unless the minor is an immediate family member.
- All employees, volunteers, and parents driving on behalf of the parish / school or transporting minor children are required to complete the employee/volunteer driver approval process, which includes:
 - Completing and submitting employee/volunteer driver forms
 - Taking Catholic Mutual's on-line "Be Smart Drive Safe" defensive driving course
 - Authorizing the archdiocese to obtain and retain a motor vehicle report (MVR) obtained
 - Complying with safe environment requirements

UNAFFILIATED SPORTS ORGANIZATIONS: If an unaffiliated sports organization has approval to use parish athletic facilities for their events, they are required to complete and return the *Lease Agreement for Temporary Use of Space* and must also furnish a certificate of insurance (COI) to the parish/school and to Catholic Mutual naming the parish/school and archdiocese as "additional insured."

PASTOR/PRINCIPAL APPROVAL: The use of the parish or school's facility requires approval by the pastor or principal/president, for each sports organization, each year, before the sports season begins. Contact Holly Orsagh to obtain the *Lease Agreement for Temporary Use of Space*. Prior to signing a contract with an unaffiliated sports organization, send it and the COI to Jordan Harper for review. jharper@catholicmutual.org.