

THE ROMAN CATHOLIC

ARCHDIOCESE OF ATLANTA



Memo

Date: September 8, 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: Student and sports accident insurance information and billing

This memo is directed to parishes have a camp and/or sports programs outside of Catholic Metro Sports (CMS) and schools that have a similar type of program that allows participation from students that do not attend an archdiocesan Catholic school.

The Zurich Student and Sports Accident Policy and Catholic Mutual's Liability Policy provide coverage for camps and sports related activities that are sponsored and supervised by the parish/school. If you have not already completed the STAR form for the 2025-26 year, please complete the [Camp and Sports Accident Coverage Annual Registry Form](#) (formally 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 Student and Sports Accident coverage.

Note: Archdiocese of Atlanta Catholic schools, preschools and parishes that do not offer camps and parishes/schools that participate in CMS for sports do not need to complete this form.

Please contact Holly Orsagh at horsagh@archatl.com or 404-920-7906 if you have questions about the form or billing. Contact Jordan Harper at jharper@catholicmutual.org if you have questions about the insurance policy.

ACCIDENT INSURANCE: The Zurich Student and Sports Accident coverage will cover registered participants that incur accidents during regularly scheduled camps, games or practices. This policy is **secondary** to a family's own primary medical coverage.

COST: The parish/school is billed (annually in October) \$13 per registered participant who does not attend an Archdiocese of Atlanta Catholic school.

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Archdiocese of Atlanta Catholic school students 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.

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

ARCHDIOCESE OF ATLANTA SPORTS ACCIDENT GUIDELINES: The information below (also in Sections A-H of the Camp and Sports Accident Coverage Annual Registry Form) includes Archdiocese of Atlanta guidelines that should be followed when operating a parish/school camp or 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 camp and sports program 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 camp and 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 during camp or 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.

REGISTRATION DOCUMENTS: Participants are required to complete a registration form through the parish or school for student and sports accident coverage to apply; registration should not be completed through the third-party camp or sports organization. A copy of these documents must be available for review, if requested. The archdiocese records retention schedule states that the files should be maintained for a period of five years.

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, if requested. The archdiocese records retention schedule states that these files

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should be maintained for a period of five years.

DRIVING RESPONSIBILITIES: It is the responsibility of the parent to drive his/her child to and from camp and games, practices and team social events.

The parish/school bears no responsibility for driving participants to or from camp, any games or practices, whether at the central location or at another parish or school's facilities, except for high schools that 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 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 fifteen 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 receive and retain a Motor Vehicle Report (MVR) obtained
 - Complying with Safe Environment

UNAFFILIATED SPORTS ORGANIZATIONS: If an unaffiliated camp or sports organization has approval to use parish/school facilities for their events, they are required to complete the *Lease Agreement for Temporary Use of Space* and must also furnish a Certificate of Insurance (COI) to the parish/school and to

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Catholic Mutual naming the parish/school and archdiocese as “additional insured.”

PASTOR/PRINCIPAL APPROVAL: The use of the parish or school’s facility requires annual approval by the pastor or principal/president for each camp and sports organization before the camp or 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 for review to Jordan Harper at jharper@catholicmutual.org.