

MEMO

To: Sacramento Diocese – All Members

From: Irina Ganchenko, Claims Risk Manager

Date: May 7, 2025

RE: Certificates of Coverage – When and How to Request

Certificates of Coverage (COCs) are an essential part of risk management. Whether you're renting a facility, hosting a public event, or collaborating with outside organizations, you may be asked to provide proof of insurance. Depending on the situation, one of two applications may apply. This memo outlines when to use each form and what information is required.

When to Request a Certificate of Coverage

- Your parish or school is being asked to provide proof of liability coverage for an event or use of space.
- A third party (vendor, venue, city, etc.) is asking to be named as an additional insured.
- You are hosting an event where equipment is leased, or alcohol may be present.
- A third party is using your facilities, and you need to secure special event insurance.

Forms – Which One Do I Use?

- Certificate of Coverage (COC) Request Form: Use this if you need to provide proof of diocesan coverage, such as:
 - The Diocese is participating in or hosting the event.
 - An agreement or contract asks the Diocese to list someone as an 'Additional Insured'.
 - Equipment coverage or liquor liability is being requested.
- Special Events Coverage (SEC) Application: Use this if a third party is using parish property, such as:
 - A non-parish individual or group is using parish facilities.
 - The event is not diocesan sponsored (e.g., weddings, fundraisers, parties).
 - Insurance is needed for a private or outside event on church grounds.
 - Check liquor liability insurance, and we will obtain it for you through K&K Insurance

Important Notes

If your event or procession is scheduled to take place during the 2025–2026 Fiscal Year (July 1, 2025 – June 30, 2026), please note that we will not be able to process the certificate until our Home Office approves the new policy term. This typically occurs in late May or early June. We will keep your request in a queue and issue the certificate once approval is received.

Please also allow at least two weeks for processing any certificate request. Requests submitted last-minute may be delayed or returned if documentation is incomplete.

- Attach all agreements or contracts related to the event when requesting coverage.
- Allow at least 10–15 days for processing.
- Coverage is not guaranteed until approved by Catholic Mutual.

Forms and Resources

- [Certificate of Coverage Request Form](#)
 - Submit to: sacramentocerts@catholicmutual.org
- [Special Events Coverage \(SEC\) Application](#)
 - Submit to: sacramentoevents@catholicmutual.org
- Questions? Reach out to your CMG Risk Manager

If you are unsure which form to use or whether coverage is needed, please don't hesitate to contact me directly. We're here to help make sure your events are safe, protected, and properly documented.

Blessings,

Irina Ganchenko | Claims Risk Manager
Catholic Mutual Group | Roman Catholic Diocese of Sacramento
2110 Broadway, Sacramento, CA 95818
W | (916) 733-0281
C | (916) 639-3616
F | (909) 883-9311
IGanchenko@catholicmutual.org