

## Parish Questions on Potential Outreach Ministry Liability

### Question 1:

“If a parish uses a parish credit card to book night’s lodging at a local motel for an individual needing parish outreach assistance and if that individual causes damage to the hotel room, is the parish covered by insurance for damages incurred if the hotel requests payment from the parish for the damages?”

### Response:

Catholic Mutual Insurance states that parishes are covered for this potential liability. As a reminder, there are no deductibles for liability claims.

### Question 2:

“Our parish also gives gas vouchers as part of our outreach. We have a concern about giving gas vouchers to uninsured motorists. Are we equally protected as above from liability for allowing an uninsured motorist to be on the road by assisting them with fuel? A number of those seeking this form of assistance are in this situation and are being declined help as we are wary of enabling them to essentially break the law by driving without insurance.”

### Response:

In this case it is different. Unlike in the other issue, which would be difficult for the parish to screen out the potential liability of somebody trashing a hotel room paid by the parish, in this issue you have a reasonably simple means to avoid potential liability. Before providing a voucher for gas you should ask to see their driver’s license and their proof of insurance. A court of law would view it as a simple request to ask for driver’s license and proof of insurance as is a requirement in the state and a person should be prepared to produce both if they are ever stopped by authorities. So, requesting to see a driver’s license and proof of insurance should be part of your process, thus removing it as a liability concern.

Perhaps another way to look at your question is by comparing it to how a convenience store avoids their liability of potentially selling cigarettes to minors. They have a reasonable means to be sure the person is not underage by simply checking their age on their driver’s license; so they are obligated to perform a driver’s license age check.