



# **Anglican Church of Canada**

**Individual & Group Users Program**

**2018-2019 Liability Insurance  
Program Summary**

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## **Introduction**

Many churches receive revenue from outside parties seeking to use church space for various purposes, or alternatively, provide church space free or charge to outside groups or individuals as part of their ministry. However, third party activities can bring associated risks to the church and to others.

Claims brought against third party church facility users are not covered under the Anglican Church of Canada Insurance Program. This means that an incident arising from their activities could result in a claim against the individual or group users, and in some cases the church as landlord may also be looked to for damages. Examples of potential claims include accidental damage caused to the church by a regular or one-time user group, or a slip and fall during a church user's activities.

For this reason, it is good risk management practice for Anglican churches to require evidence of third party liability insurance to be provided prior to use of church facilities. However, for many small groups and businesses, it is difficult to afford or obtain liability insurance because of high minimum premiums pricing or unavailability of coverage.

In order to provide an easier, cost-effective way to protect the interests of Anglican churches as well as third party church users, Aon Reed Stenhouse Inc. ("Aon") makes available an insurance program designed to offer low-cost liability insurance to church users. This program is accessible through Anglican churches that are members of the Anglican Church of Canada Insurance Program.

All individual and group policies expire on December 31, to coincide with the anniversary date of the Anglican Church of Canada Insurance Program master policy.

Details of how to apply for and obtain insurance on behalf of church users is included in this summary.

## **Administration Procedure**

### **Step 1**

Participating churches are responsible for collection of completed insurance applications and premium payment by individual or group users.

Each group or individual user that purchases the group user insurance must complete and sign the Application and issue a cheque or pay to the Church the appropriate fee (Churches should advise users to make their **cheques payable to the Diocese of Rupert's Land**).

**Please note that it is imperative to collect the premium and application from the User prior to the event/occupancy. Coverage cannot be backdated (i.e. application dated after the event) and the application and payment may be returned to you, with a note that coverage is not bound.**

### **Step 2**

Aon will issue three copies of a Certificate of Insurance for each group or event, and send them to the Diocese of Rupert's Land:

- one for the Diocese of Rupert's Land
- one for the church, and
- one for the group or individual user

### **Step 3**

The Diocese of Rupert's Land will provide one copy of the Certificate of Insurance to the group or individual user, one copy to the church and will file the other copy for their own records.

### **Step 4**

Aon will send a reminder to the Diocese of Rupert's Land to remit all forms prior to the December 31 expiry.

### **Note:**

For your information, the individuals or groups who have bought the above insurance are covered once they have signed the Application and paid the Diocese of Rupert's Land for the insurance.

**Coverage**

<b>Policy Coverage:</b>	Commercial General Liability (“Occurrence” wording)
<b>Policy Scope:</b>	The policy will pay as compensatory damages resulting from alleged or actual bodily injury or property damage arising from the activities of the individual or group user conducted on the premises of the church
<b>Insurer:</b>	Markel Canada, acting on behalf of Certain Underwriters at Lloyd’s
<b>Limit of Liability:</b>	\$2,000,000 each Occurrence \$2,000,000 Annual Aggregate – products and completed operations liability
<b>Deductible:</b>	\$500 any one occurrence for bodily injury, property damage, including legal fees and expenses
<b>Coverage Extensions:</b>	<p><b><i>Products Hazard and Completed Operations</i></b> Covers claims resulting from a product sold or an operation or activity performed by the individual or group user, subject to an annual aggregate</p> <p><b><i>Blanket Written Contractual Liability</i></b> Covers the liability assumed by the individual or group user under contract, either written or implied</p> <p><b><i>Personal Injury</i></b> Covers the individual or group user for liability arising from false arrest, wrongful detention or imprisonment, malicious prosecution, libel, slander, defamation of character and wrongful eviction</p> <p><b><i>Employees as Additional Insured</i></b> Covers the individual or group user’s employees for liability imposed for causing bodily injury and/or property damage to a third party in the course of their duties</p> <p><b><i>Cross Liability &amp; Severability of Interests</i></b> Covers the individual or group user by making provision for one Insured to sue another Insured. The coverage applies as if a separate policy had been issued for each Insured</p>

**Coverage Extensions (cont'd):**

***Occurrence Form Property Damage***

Covers the individual or group user by broadening the definition of an occurrence to cover property damage liability happening over time in addition to a single unexpected event

***Incidental Malpractice***

Covers the individual or group user for liability arising for bodily injury due to administering first aid or medical assistance to an injured third party

***Tenant's Legal Liability, \$250,000***

Covers the individual or group user for liability imposed as a result of damage caused to church premises leased, loaned or occupied by the member

***Medical Payments***

Covers the cost of first aid treatment regardless of fault, maximum \$1,000 per person

***Worldwide Coverage***

Coverage extends worldwide for products subject to lawsuit being brought in Canada or the U.S.

***Contingent Employers Liability***

Covers individual or group users for claims brought by employees who are covered by Workers Compensation, but are able, for any legally recognized reason, to bring suit against their employer

***Non-Owned Automobile (S.P.F. #6)***

Covers the individual or group user for liability imposed for bodily injury or property damage to third parties as a result of an employee or volunteer using their own or a rented automobile

***Host Liquor Liability***

Covers the legal liability of the individual or group user for bodily injury and property damage arising out of the servicing and distribution of alcohol to a third party

**Major Exclusions:**

*War, terrorism, data problems, abuse/molestation* – there is no coverage for claims alleging abuse of any form (sexual, physical, mental, verbal, etc.)

## 2018-2019 Rating Schedules

### Sports Activities

Low Risk Activities: Badminton, Bowling, Curling, Dance Lessons, Horseshoes, Tennis  
 Medium Risk Activities: Baseball, Basketball, Field Hockey, Floor Hockey, Handball, Racquetball, Soccer, Softball, Squash, Swimming with Lifeguard, Non Contact Touch/Flag Football, Track & Field, Volleyball  
 Excluded Activities: Alpine Skiing, Boxing, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Fireworks, Gymnastics, Horse Related, Kickboxing, Lacrosse, Minor Hockey (18 & under), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football  
 Refer for all other sports groups.

Type of Event	# of Participants	Premium	
		Low	Medium
One Day Sporting Events (2-3 day events = twice the daily rate)	1-25	\$25	\$50
	26-100	\$50	\$100
	101-250	\$75	\$150
Beer Garden	1-100		\$100/day
	101-250		\$150/day
	251-500		\$200/day
	over 500		Refer
All Season Sporting Events (except Hockey)	1-25	\$75	\$150
	26-100	\$150	\$300
	101-250	\$225	\$450
	over 250		Refer
Occasional Recreational Pool Use	1-2 hours		\$25
	over 2 hours		\$50
Recreational Non-Contact Ice Hockey		Refer for rates	
Recreational Non-Contact Ball / Roller Hockey		Refer for rates	

### Meetings & Events

Type of Event	# of Participants	Premium		
		No Alcohol	With Alcohol	
Meetings – No Alcohol (including arts & craft, bridge, etc)	1-25	\$15		
	26-100	\$25		
Seasonal – monthly = 3 times rate	101-250	\$50		
Seasonal – weekly = 5 times rate	251-500	\$100		
	over 500		Refer	
Other events	Events	1-25	\$25	\$100
		26-100	\$50	\$175
		101-250	\$100	\$225
		251-500	\$150	\$275
		501-1000	\$250	Refer
		over 1000	Refer	Refer

2-3 day meetings/events are twice the daily rate

4-5 day meetings/events are triple the daily rate

**NOTE:** ALL PREMIUMS ARE SUBJECT TO 8% MANITOBA RETAIL SALES TAX – ADD ACCORDINGLY TO FINAL PREMIUM AMOUNT.

## Anglican Church of Canada

**This insurance is not available to Daycares, Montessori Schools, Nurseries, other Churches or Congregations.**

**Liability coverage is provided while on the church premises only.**

**Policy Dates are December 31, 2018-2019; premium is the same regardless of when application is made.**



**APPLICATION**  
**DIOCESE OF RUPERT'S LAND**  
**USER GROUP LIABILITY**

Name of Individual User or Group:

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Mailing Address of Individual User or Group:

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Name of Church:

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Mailing Address of Church:

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Type of Event:

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Number of Participants:

Dates of Event:

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Frequency:                      Once              Weekly              Monthly  
(circle one)

If more than once.

Duration in months:      6    12  
(circle one)

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If Sporting Event:              Low Risk                                      Medium Risk  
(circle one)

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If Other Event:                      No Alcohol                                      With Alcohol  
(circle one)

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Premium Amount:                      +                      (8% Tax) =                      (New Amount)

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Signature of User

Date