Third Party Insurance TERMS AND CONDITIONS quis nisi tempus, ultrices lorem sit amet, Lorem ipsum dolor sit amet, consectetur adipiscing commodo ante. 5. Proin in sollicitudin diam, nec pellentesque ipsum. elit. Mauris ut erat vitae nulla elementum pretium, Nullam sed ipsum in nisi ultricies ullamcorper. Aenean nec enim ullamcorper libero semper Etiam congue dui sem, vel tempor augue sagittis accumsan sit amet at eros. Praesent rhoncus diam sit amet. Nunc a nisl risus. Maecenas tincidunt shorts, sed feuglat his adipiscing a. Quisque cursus consequat matris. Vivamus sed faucibus augue, et portitor metus vitae tiocidunt. Vivamus dignissim blandit augue. Pellentesque risus nulla, tincidunt merc ld faccibus Hendrerit. sit amet felis eget, blandit dictum sall weeger blandit massa etc. at viverta nibb lacults sed. Experiments cursus rus) vel ultricies, Danier, tristique server makes when facture anter adiplacing necfundar when grants and handrard nathum turple. On the major pitter Cheeding Augustic aid. solution, since not replaced eral. Market places within the last proper providence when whentiers Annual Code married ramped saint spect sententity NUMBER OF STREET STREET, STREE NAMED OF BUILDING SOME PARTIES. LANCE OR SOMETHING Us egestas





Why is Third Party Insurance Required?

Rentals/Use of Facilities

- NOT Parish groups
- NOT Parish activities
- Not covered under Diocesan and Parish Policies

Property Damage and Liability (incl Wardens Liability as Officers) when used for non-Parish activities of any kind

Names the Church as Additional Insured

WHO IS RESPONSIBLE

- Church is responsible to ensure there is Proof of Insurance (Certificate) for all Renters or Non-Church Group Users
- Renter or User must provide a Certificate
- If they have insurance, they will need to acquire a Certificate (at their expense)
- If no insurance, <u>Renter or User</u> must acquire (at their expense)
 - Event or
 - Annual

And provide Certificate



- Diocese put a program in place with a provide a Third Party Insurer (HUB)
 - Provided a security deposit
 - Provided churches information/access
- Annual Review and Renewal
 - November I to Oct 31



- COVID saw major reduction in number of Renters/Users
 - Insurance followed
- HUB reviewed the business and decided it was not one they wished to continue with us.
 - Business Model is difficult
- HUB advised they were not renewing the program (Oct 31, 2022 end)

Now What?!!

" 82 CAB"

THIRD PARTY INSURANCE



- Needs have not changed
- Responsibility remains
 - With the Renter/User to provide proof of Insurance Coverage
 - With the Church (Wardens) to insurance they have proof of Insurance Coverage
- There are many providers who offer
 - AON (online)
 - Online
 - Local Broker

Balance of Convenience, Timing, Coverage and Cost

Effective November 1 2022

- As before, all outside groups or individuals must provide proof of insurance to the Wardens when using Church Facilities
- The outside group or individual make the decision on which insurer to utilize
- Where the outside group does not have insurance, Church Wardens can advise of the three programs listed or any other program they may feel suits the need.

Third Party Insurance

TERMS AND CONDITIONS

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6.





Program Information Contact Us Apply for Coverage Home



Getting the right insurance protection when renting out space in a church facility for a special event is quick and easy with Aon's Church Event – User Group Insurance Program. Simply answer a few questions and easily purchase your coverage, online, in minutes.

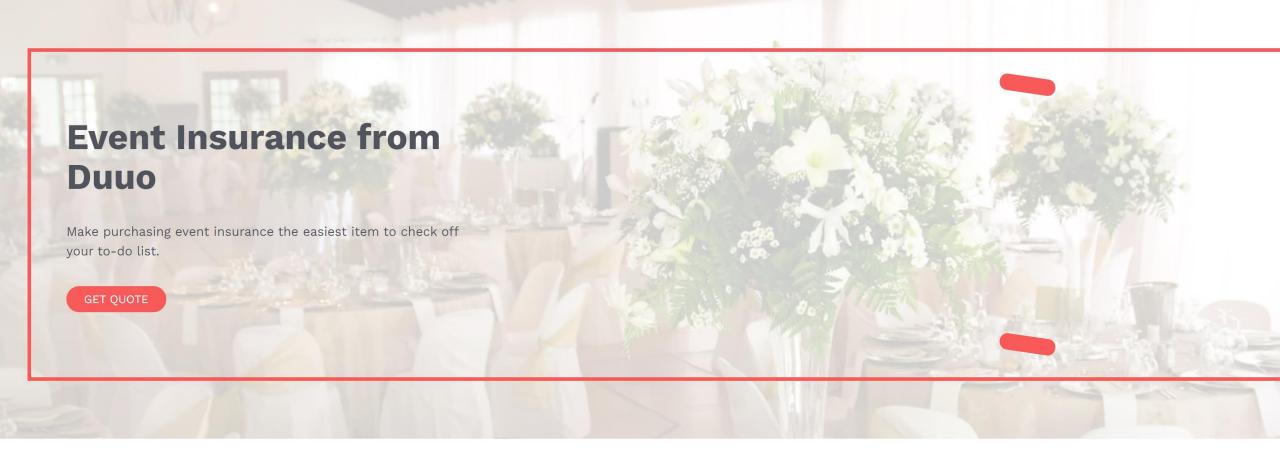
Aon's Church Event-User Group Insurance Program has been designed to provide individuals or groups renting church facilities an affordable and easy to understand way of purchasing liability insurance, protecting them from liabilities associated with their activities being conducted on church premises.

All that's required is that you answer some simple questions about your event and the church and location/premises you will be using. After providing the details, you'll be able to purchase your insurance coverage using your credit card. You'll receive an electronic notificiation and certificate providing proof of your coverage. You will be required to provide a copy to the church to finalize your rental.

That's it. In a few minutes, you're protected.

We'll take care of the insurance. You take care of the planning!







Do I need event insurance?

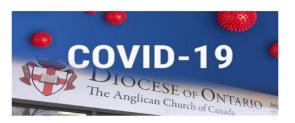
CONTACT





https://www.palcanada.com/index.php/en-us/

Clergy & Parish Resources



COVID-19 Diocesan Resource HUB



Finance and Payroll



Human Resources



Property Insurance & Support



Cemeteries



Wardens and Treasurers



Diocesan Prayer Cycle



Bishop's Visitation



Indigenous Territorial



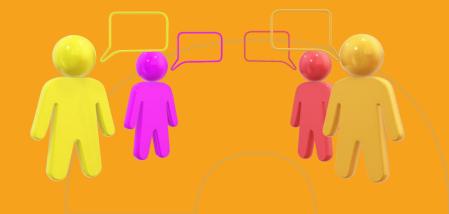
Confirmation



Congregational



Pastoral Guidelines



QUESTIONS?

Contact the Diocesan Financial Officer apierson@ontario.anglican.ca

613-544-4718

