



Diocese of Ontario

Insurance Program Overview



HUB International

Risk & Insurance | Employee Benefits | Retirement & Private Wealth



Introduction & Service Methodology

Team introduction, HUB service approach, volume of faith-based business in Canada, and Renewal Kit overview (SOV, Certificates, Claim Reports, COI)



Event Liability Insurance

Proof of insurance vs. liability certificates vs. event liability insurance; why event liability matters for renters, parishes, and the insurer



Portal Presentation & Event Insurance

Portal demonstration, FAQ walkthrough, login setup, page-by-page demo, minimum coverage recommendations, cancellation and date-change procedures, where to source tutorial and user guide information.



Claims: How to Report

To whom, by whom, when, and how to report a claim

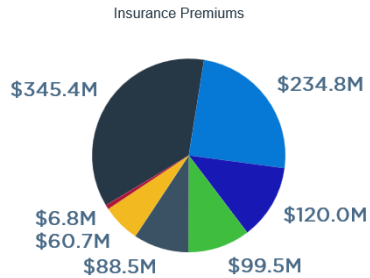


Questions & Discussion

Hi, we're HUB.

Non-Profit Industry

MARKET CLOUT



\$1.4B
of Commercial
insurance premium

24,000
Nonprofit customers

65,400
Insurance policies

200+
Insurers who write
business in this industry

Client Count

- 4,600 Education*
- 5,000 Human Services
- 4,000 Arts, Culture & Humanities
- 3,700 Associations
- 4,000 Religious Organizations
- 2,300 Membership, Research & Advocacy Organizations
- 500 Foundations & Trusts

HUB at a glance

#1

Largest Insurance
Broker in Canada

+2M

clients

+650

offices in
North America

+19,000

employees

OVERALL HIGHLIGHTS



200+
Locations in
Canada



5,000+
employees



1MM+
clients



8%
annual growth

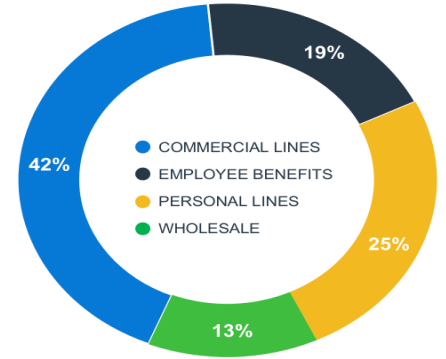


\$15B
in premium

CANADIAN FOOTPRINT

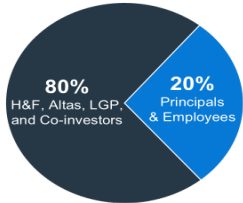


HUB 2025



Total Run-Rate Revenue: \$1.4B

OWNERSHIP



Our Private Equity Partners:

- Hellman & Friedman (Since 2013)
- Altas (Since 2018)
- Leonard Green & Partners (Since 2023)

NOTABLE GROWTH STATISTICS

↑ 7.3%

**OVERALL HUB 2023
ORGANIC GROWTH**

↑ 11.6%

**WHOLESALE /
MGA**

↑ 19%

**ACQUISITION
PARTNER'S YEAR ONE
EBITDA GROWTH**

2024 organic growth based on commission and fees



David McNamara

Senior Vice President, Branch Manager

David joined HUB International 9 years ago after over 40 years in the commercial insurance industry, specializing in the Faith-Based, not for profit and manufacturing segments of business. Over the last 25 years, David has assumed branch leadership roles both in the Provinces of Quebec and Ontario. Prior to joining HUB, David led The Cowan Group's Ottawa Branch and held branch management roles at PBL Insurance (now NFP) and Aon. As part of The Diocese of Toronto's service team, David will provide personalized service both virtually and in person.



Moufid Kayal

MBA, CIP, CRM – Account Manager

Moufid is an accomplished insurance advisor with over 35 years of experience in the corporate sector, specializing in financial stewardship, organizational leadership, and strategic planning. Before transitioning to insurance and risk management, Moufid held senior roles with Xerox Corporation in the Middle East, earning a master's degree in Quality Management and Customer Retention. Beyond his professional career, Moufid is deeply committed to supporting Christian faith-based and non-profit organizations and serves on the board of directors of several such organizations.



Dalida Jarbouh

Technical Assistant

Dalida is a commercial insurance professional with over six years of experience at HUB International Quebec Ltd., providing operational and technical support for complex commercial, faith-based and not-for-profit insurance programs. She works in close partnership with brokers and carriers to manage renewals, endorsements, invoicing, and compliance, ensuring accuracy, consistency, and timely delivery for clients. Dalida has extensive experience supporting large, multi-location and not-for-profit organizations and is recognized for her professionalism and attention to detail.



Event Liability Insurance

Event Liability — Understanding the Difference

Proof of Insurance

Confirms that a policy exists and is in force along with specific terms and conditions. Does not extend coverage to third parties.

“Who should acquire events liability insurance.”?

Liability Certificates

Formal document issued by the insurer or broker confirming specific coverage details, limits, and named insureds. Often required by landlords, lenders, or contract partners.

Event Liability Insurance

A separate, standalone policy providing coverage for a specific event. Protects the renter, the parish/Diocese, and satisfies insurer requirements (Ecclesiastical).

Three Driving Elements of Event Liability

Renter

Receives coverage they would not otherwise have

Parish / Diocese

Protected as an additional insured under the event policy

Insurer (Ecclesiastical)

Core program liability managed separately from event-specific exposures

The Parish/Diocese is covered by the core program renewed every December 31.



Instant Risk – PORTAL demonstration

FACILITY USER INSURANCE PROGRAM

HOW TO USE THE IRC PORTAL

NAME OF YOUR BROKER: HUB

Note: Please direct any coverage questions to your Insurance Broker.

Should you need any help while using the Facility User portal, please contact the IRC Support Team by email: support@ircnow.com or phone: 1-800-517-1390.

LINK TO PORTAL: ontario-anglican.instantriskcoverage.com

STEP BY STEP INSTRUCTIONS



Sign Up

Click on the "Sign Up" tab. This will create an account that will allow you to sign in during future visits and keep a record of all quoted or purchased policies.



Create Password

The password must be a minimum of 8 characters in length and contain at least 1 capital letter, 1 lowercase letter, and 1 number.



Login

The system will then ask you to login using the email address and password you created.



Applicant Info

Input the name and address of the person, group, or organization applying for insurance coverage. Make sure this matches the name on the booking/rental contract.



Initiate Coverage

Follow the step-by-step instructions to select your venue, input rental/booking number (if applicable), select the event type, amount of coverage required, and your event dates/times. You will also have the option to add liquor to an event if needed.

STEP BY STEP INSTRUCTIONS (CONTINUED)



Review & Compliance

At the end of the process, you will be provided with a summary of your event details to review. You can go back and make changes. In this section, you can add any Additional Insured and non-owned automobile coverage, and answer a few compliance related questions.



Quote

Once the review questions have been completed, you will be presented with a quotation for the insurance coverage for your event. This price will not change at checkout.



Purchase

Should you wish to proceed with the quotation, select "Purchase." You will be asked additional questions to confirm you understand the coverage and exclusions. Once complete, select "Checkout" and input your payment details.



Policy Documents

Once payment is confirmed, a new window will open with a link to your Certificate of Insurance, and a copy will be sent to your email. The policy wordings can be found under the "Policy Information" tab in the portal.



Review Prior Purchases

To review any past purchases or policy documents, click on "My Account" tab in the portal and select "Application History". Any quoted and unpurchased policies will also be listed, allowing you to complete the purchase at any time.

Event Claims



Event Claims: How to Report



TO WHOM

Report claims to Instant Risk and your HUB service team via the dedicated claims form found on the portal.



BY WHOM

The designated contact responsible for the event or property should initiate the report and the warden, or parish administrator must advise the HUB team .



WHEN

Filing an incident or claim report is time sensitive. There is a 10-day notice for providing a municipality with notice of certain types of claims and a two-year limitation period for bringing an action in respect to all claims. Timely reporting ensures faster adjuster assignment and protects the Diocese's interests.



HOW

Log in to the IRC portal and fill out the claims form found under tool/forms and send to:

Claims@instantriskcoverage.com and
Anglican.service@hubinternational.com



Questions?

Thank you for your time and trust.

Instant Risk Portal :

ontario-anglican.instantriskcoverage.com | 1-800-517-1390 | support@ircnow.com

HUB International

1-833-970-3643 | Anglican.service@hubinternational.com | Anglican.coi@hubinternational.com