

## Third-Party User Group Insurance (provided by Markel Insurance)

The Third Party User Group Insurance programme is intended to provide liability protection to groups or individuals who rent church premises, and who are not affiliated with the parish, and do not have liability insurance of their own.

The parish is protected from liability under the diocesan insurance policy for claims arising from parish activities or events. When an unaffiliated individual or group rents space in a church, the Third Party User Group Insurance coverage provides protection for liability claims with respect to property damage or personal injury arising from the renter's activities.

Typical third-party User Groups include:

- Yoga Groups
- Craft classes
- Drama, Bridge, Cribbage, chess, etc Athletic Groups, Drop-in groups
- Art, Sewing, Health and Cooking Classes Weddings
- Banquets
- Generally all regular meetings

Specific activities excluded:

Alpine skiing, Boxing, Climbing walls, Contact hockey, Contact martial arts, Cycling, Fireworks (unless under the supervision of a licensed pyrotechnician), Gymnastics, Horse related activities, Kickboxing, Lacrosse, Minor hockey (18 and under), Rugby, Skateboarding, Snowboarding, Tackle football.

The bulk of the User Groups listed above do not, generally, carry any insurance. In the event that any of these groups are found legally liable for causing any bodily injury or property damage while using your church facilities, there is the risk that a claim could be made against the parish for the injury or damage even if it is the responsibility of the User Group. This coverage transfers the risk to the User Group and is, therefore, critical when individuals or groups are using your facilities.

Some groups such as Scouts or Guides may carry their own insurance and should be asked to supply proof of insurance instead of applying for the All Sport coverage.

Note: Alcoholics Anonymous Central Office provides no-cost liability insurance to AA groups. You should refer AA groups to the Central Office (780-424-5900) to obtain an insurance certificate.

The User Group Insurance is not available to Day-cares, Montessori schools, nurseries, other churches or congregations. Nor is it available to groups engaged in excluded activities listed above. These groups should carry their own insurance. Proof of insurance must be obtained when contracting with such groups.

## *Procedure for obtaining insurance coverage*

When contracting with an excluded group, or with a group which is not excluded but states that it has insurance, please ask that they supply a certificate of insurance prior to signing the rental agreement. Send a copy of this certificate to the Synod Office and retain a copy on file.

For all other renters, please:

- 1) Complete the form provided for Third-Party Liability Insurance and collect the insurance fee (payable to the parish), along with any rental fee.
- 2) Issue a cheque payable to Lloyd Sadd Insurance Brokers Ltd. for the correct fee.
- 3) Make a copy of the application form for your files.
- 4) Send the original application form, with the cheque for the correct fee, directly to Lloyd Sadd Insurance Brokers Ltd. (not to the Synod Office). (Current contact information is on the form.)

Current fees are:

- for events with 250 participants or fewer, \$85 for events at which alcohol is not consumed, and \$165 for events at which alcohol is consumed;
- for events with 251-500 participants, \$165 for events at which alcohol is not consumed, and \$265 for events at which alcohol is consumed;

Annual coverage is available for groups that do not serve alcohol.

Please contact diocesan Secretary-Treasurer, the Rev. John Gee with any questions.