



The United Church
of Canada

Congregate with Confidence – Rental Insurance Program

A church is more than simply a place of worship. Often a vital community centre, its doors are open to the public for recreational activities, classes and meetings, celebrations and concerts. While good faith that property will be respected and visitors safe is a given, insurance of community events provides added security. Get coverage for your next event at a United Church in less than five minutes — with proof of insurance downloadable immediately.

Getting Started: What to Expect When Completing Your Application

The online insurance application form is simple and should only take a few minutes to complete. To begin, you must create a personal account and set a password. This is a mandatory step. This account is with Hubb International, not The United Church of Canada or Rosedale United Church.

You'll start by entering basic details about yourself or your organization—name and address—exactly as they appear on your rental agreement. Next, you'll confirm that your event is taking place at *Rosedale United Church* via a drop-down list (look for ON – Rosedale). Select the type of activity (like a meeting, concert, rehearsal, or celebration).

You'll then choose your insurance coverage. Rosedale United Church requires a minimum of **\$2 million in liability coverage**. You'll also provide the estimated number of participants.

When entering your event dates, you'll specify only the times your event is happening — setup and teardown are automatically included. You can choose a single date, multiple one-off dates (like three Mondays), consecutive dates (such as a weekend), or recurring dates over the year (like weekly yoga classes).

Finally, you'll answer a few yes/no questions and confirm your authority to apply if representing an organization. Once all is accurate—because incorrect info can void your coverage—and you'll be all set!

Fast and Easy Confirmation

Within seconds, you'll receive a quote. You can then choose to proceed with the purchase. Once completed, both you and Rosedale United Church will automatically receive a copy of your insurance policy by email.

Click this link to get started:

<https://ucc-protect-united.instantriskcoverage.com/register>



Signup Today

Sign Up

Contact Hub:

595 Bay Street Suite 900, Toronto, ON M5G 2E3
sportsandentertainmentprograms@hubinternational.com
416-597-4021

Contact Rosedale:

159 Roxborough Drive, Toronto, ON M4W 1X7
churchoffice@rosedaleunited.org
416-924-0725

Insurance Information for Renters

United Church of Canada's Instant Risk Coverage (IRC) by HUB

Go To: <https://ucc-protect-united.instantriskcoverage.com/register>

What the Insurance Covers

- Liability Coverage for third-party bodily injury or property damage during your rental period.
- Coverage Limit: Typically \$2 million per occurrence (higher limits available if needed).
- Rosedale United Church must be listed as an "Additional Insured" on your certificate.
- Alcohol-related events require special liquor liability coverage and provincial compliance.

Deductibles and Costs

- \$1,500 Self-Insured Retention (SIR): You pay the first \$1,500 of any claim.
- Premiums depend on event type, number of attendees, duration, and alcohol service.

How to Purchase Coverage

- Set up your Instant Risk Coverage (IRC) by HUB account using the name on your rental agreement.
- Enter your event details, including:
 - Event type
 - Dates and times
 - Location: **Rosedale United Church**
 - Any vendors involved
- Review and purchase the policy. You'll receive a certificate of insurance by email.
- Certificate will also be sent to Rosedale United Church automatically.

Claims & Incident Reporting

- Report incidents immediately to Instant Risk Coverage (IRC) by HUB
- Provide documentation: incident reports, photos, and witness accounts.
- Full cooperation is required to ensure your claim is processed.

✕ What's Not Covered

- Damage or loss of personal or rented property
- Any automobile-related incidents
- Activities outside the scope of your approved event or location

Need Help?

- Email: support@instantriskcoverage.com
- Phone: 1-800-517-1390
- FAQs: <https://support.instantriskcoverage.com/en/knowledge-base/faqs>

Reminder: Insurance must be in place before your event begins. Rosedale United Church requires proof of coverage for all rentals. Please send your proof of insurance to churchoffice@rosedaleunited.org.