



## Insurance Made Simple: 3<sup>rd</sup> Party User Group Liability

### **WHY IS IT IMPORTANT FOR RENTERS/TENANTS TO OBTAIN THEIR OWN LIABILITY INSURANCE?**

Good risk management practices is what it is all about... the rental of your parish facilities requires that users have insurance liability coverage to protect themselves and the Diocese against any financial impact of claims associated with the use of the rental.

It is mandatory for rental users (groups and individuals) to carry liability insurance when renting a parish facility, therefore, the Anglican Church of Canada (through our insurance broker, Aon Risk Solutions) has implemented a Facility Rental User Liability Insurance Program. This affordable liability protection program will be offered to those renting parish/diocesan facilities (i.e. churches, halls, rooms, fields).

### **WHEN IS AN INDIVIDUAL OR USER GROUP LIABILITY CERTIFICATE REQUIRED?**

Our primary question would be:

**#1: Is it a Church Sponsored/Sanctioned Event? Yes or No?**

Church sponsored/sanctioned events include (but not limited to): church garage sales, fairs, church fund raisers, pub nights (liquor licensing laws apply), funerals, events benefiting the Diocese or parish, Outreach programs.

**YES** - If it falls in this category, **NO** liability certificate is required!

If **NO** - Go on to Question #2.

**#2: Is the parish renting a portion of the church premises to a third party user?**

If the answer is **YES**, then the renters need to prove that they have liability coverage.

### **HOW DO USERS "PROVE" LIABILITY COVERAGE?**

If the group already has a commercial general liability policy (CGL) in place, they can request from their current insurance broker a "Certificate of Insurance" and ask that "The Anglican Synod of the Diocese of British Columbia" be added as an Additional Insured for the date insurance is required. The certificate confirms that the renter has a current liability policy in place and shows a minimum of \$2,000,000 liability limit. Usually, there is no cost to the renter to request the certificate, however, some associations may charge their members \$25-\$50 for a liability certificate.

## **Examples of User Groups**

Guides/Scouts  
Therapy Group (ie. AA, Al-Anon)  
Dance/Drama/Choir/Chess/Bridge Clubs

Youth Study Groups  
Yoga/Cooking /Craft Classes  
Generally all regular meetings

## **Examples of Individual Users**

Wedding Receptions (regardless whether they are a parishioner or not)  
Dances  
Local Fund Raising Events  
One-time only meetings

## **IF THE USERS DO NOT HAVE OWN LIABILITY COVERAGE?**

As previously mentioned, it is mandatory for rental users (groups and individuals) to carry liability insurance when renting a parish facility. Please direct the user/tenant/renter to Aon's website so they may apply for the minimum required \$2,000,000 liability coverage online at [www.anglican-user.aon.ca](http://www.anglican-user.aon.ca). The renter will need the church location information to complete the application for insurance.

*\*TIP: If the renter will be operating from the premises more than once during the year, advise them that they can purchase the annual coverage instead of purchasing individual certificates... It will save them money!*

## **Website questions and Help**

If users have any questions, concerns or need help with the Anglican Diocese Facility User Group website ([www.anglican-user.aon.ca](http://www.anglican-user.aon.ca)), please direct their enquires to the "Help email link" within the website, [church.certs@aon.ca](mailto:church.certs@aon.ca). An Aon program assistant will contact them directly to resolve their question.

## **Alcohol Service - Provincial Regulations**

If alcohol is being served at a 3<sup>rd</sup> party event, a Special Occasion License must be purchased by the renter for the insurance to be valid.

Visit <https://www2.gov.bc.ca/gov/content/employment-business/business/liquor-regulation-licensing/liquor-licence-permits/apply-for-liquor-licence-permit/apply-for-liquor-special-event-permit> for further information.

*If you have questions (or in doubt of a situation), contact Zena at the Diocesan office at 250.386.7781, ext. 249 or email [insurance@bc.anglican.ca](mailto:insurance@bc.anglican.ca).*