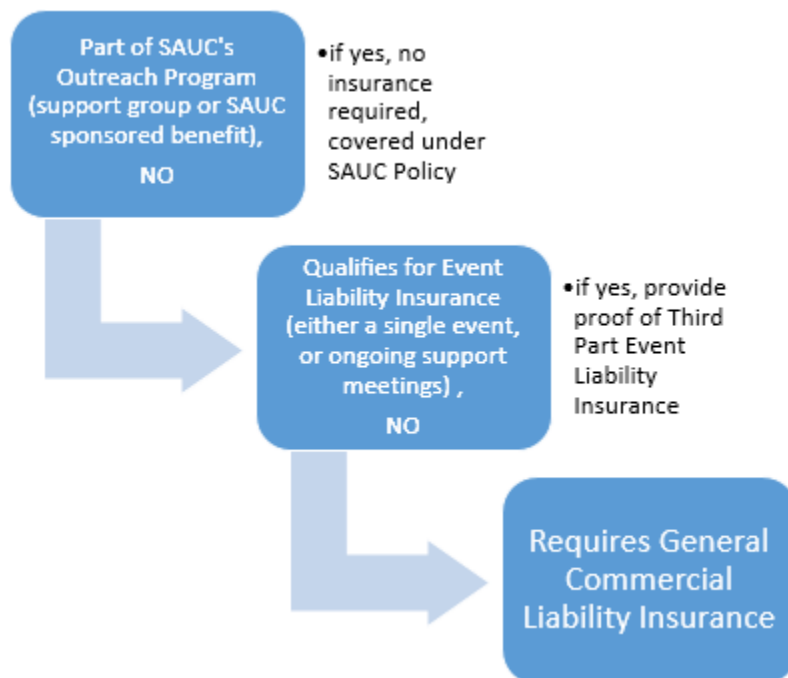


St Andrew's United Church, Cochrane
Liability Insurance Requirements Quick Reference
February 28, 2018

All users of St. Andrew's United Church, Cochrane (SAUC) require liability insurance.

Coverage can be obtained in three ways:

1. Non-commercial groups/events may be covered under SAUC's Outreach Program under certain circumstances.
2. Non-commercial groups/events may be able to obtain event liability insurance, available through most insurance providers including the United Church of Canada's Protects (UCC Protects) program.
3. Commercial users, organizations that are recognized as legal entities and non-commercial users who do not qualify for either SAUC's Outreach Program or Event Liability Insurance, will require coverage through a General Commercial Liability Insurance Policy.



Each option is discussed in more detail below:

1. SAUC Outreach Programs

- i. Any event or activity conducted on behalf of SAUC is covered under SAUC's general liability insurance.
- ii. This includes all events put on by SAUC such as Sunday service, Sunday school, the Mother's Day Gala, Turkey Supper, Community Lunches, church organized dances, suppers, concerts, youth events, wedding ceremonies (excluding the reception), and funerals to name a few examples.
- iii. SAUC will also include certain external ongoing support or self-help group meetings and certain community events as part of the Outreach Program. Groups/events such as these are covered under SAUC's general liability insurance for any meetings or events held within SAUC spaces.

- a. Coverage will only extend to groups not organizations (e.g. Boy Scouts, Girl Guides, other Churches, charitable organizations etc.) because they are considered a legal entity and by law they should have their own insurance in place.
- iv. Contact the office at St Andrew's if you feel your group or event may qualify under this option.

2. Event Liability Insurance

- i. The type of activity that falls within this group includes: support or self-help groups not covered by SAUC's outreach program; wedding receptions; birthday parties; family reunions; performances like concerts, plays, and recitals; choir practices; group or individual classes (e.g. singing or music lessons, but not exercise classes); community or fundraising events such as bake sales, rummage sales, quilt shows, community teas to name a few examples.
- ii. Event liability insurance is available through most insurance brokers; a minimum of \$2million coverage is required.
- iii. SAUC's insurance provider provides Third Party Event Liability Insurance through their United Church of Canada Protect program. They provide two options – one for events and another for ongoing support or self-help groups.
- iv. For events:
 - a. Applicants can apply online and learn right away if they are eligible. To obtain more information please go to <http://www.hubinternational.com/ontario/business-insurance/ucctpel/>
 - b. Costs for insurance can vary depending on the number of attendees and type of event but as of 2016 can be as low as \$105/event to as much as \$295/event.
- v. For ongoing support and self-help groups:
 - a. Applicants can apply online and learn right away if they are eligible. To obtain more information please go to <http://www.hubinternational.com/ontario/business-insurance/ucctpel/>
 - b. Costs for insurance can vary depending on the meeting frequency; as of 2016, premiums can be anywhere from \$105/year if meeting less than monthly up to \$189/year if meeting 3 to 4 times/month.

3. General Commercial Liability Insurance

- i. Any commercial user, organization that is considered a legal entity (e.g. Girl Guides/Boy Scouts), and any organizer of an event or long-term renter that does not qualify for either short-term event liability insurance or inclusion under SAUC's Outreach program, will have to obtain general commercial liability insurance in the amount of at least \$2 million dollars.
- ii. General Commercial Liability Insurance is available from any insurance broker.
- iii. Long term renters shall have 'St Andrew's United Church, Cochrane' added as an additional insured on their insurance policies.
- iv. Other organizations using SAUC as an emergency evacuation muster point must also provide proof of insurance and have SAUC added as an additional insured on their insurance policies.

For more information contact:

St Andrew's United Church Cochrane, 403-932-2585

Email: office.cochraneunited@gmail.com

HUB International UCC Protect Program

Website: www.hkmb.com/ucc_tpel