

Insurance coverage for Non-Stipendiary Clergy (Bishops, Priests & Deacons)

- (1) Are Non-Stipendiary Clergy covered by any liability insurance if someone they are counselling sues them and is seeking financial compensation?**

If Non-Stipendiary Clergy are working in a pastoral role for a parish or the diocese as a part of their diaconal covenant or letter of agreement, then their liability is covered. If they are doing work for another client or outside organization, then coverage would not apply.

- (2) If a non-stipendiary clergy person injures themselves while serving at church and they believe the church is at fault, what coverage does the non-stipendiary clergy person have?**

The Parish's Accidental Death and Dismemberment (**AD&D**) policy provides some quite specific coverage for people working on behalf of the parish / the diocese if they are non-stipendiary. There is also some possibility of **limited** compensation under the **general liability coverage** of the parish if the non-stipendiary clergy person is going to miss compensated work outside of church.

- (3) If the non-stipendiary clergy person believes the parish is at fault and is not satisfied with the limited compensation from the AD & D policy or the initial limited compensation from the general liability policy, what is the option for coverage open to the non-stipendiary clergy person?**

If the non-stipendiary clergy person believes the parish is at fault and is not satisfied with the limited compensation from the AD&D policy or the limited compensation from the parish's general liability policy, then the non-stipendiary clergy person may issue a claim against the parish and the parish will look to its general liability policy to adjudicate the claim.

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