



Diocese of New Westminster

PARISH INSURANCE BOOKLET

2023

THE SYNOD OF THE DIOCESE OF NEW WESTMINSTER
1410 Nanton Avenue, Vancouver, BC V6H 2E2
Telephone: (604) 684-6306 | www.vancouver.anglican.ca



Diocese of New Westminster

ANGLICAN CHURCH OF CANADA

1410 Nanton Avenue, Vancouver, BC V6H 2E2

To the People of the Diocese of New Westminster,

I highly commend this booklet which gives an excellent overview of the insurance policy offered through the Diocese. I am very grateful to the staff at the Synod Office, who have put together this comprehensive package which will be a great resource whenever the need arises.

We often assume that we will never need to use an insurance policy, which is true for the most part. But when we need it, it is essential to be familiar with what is covered and how to access the support that we need.

It will be important for wardens, trustees, treasurers and clergy to have a good understanding of this document.

May God's peace be with you in all of the work that you do in living out the gospel of Christ.

Blessings and Peace,

A handwritten signature in black ink, appearing to read 'John R. Stephens'. A small cross is written above the first letter 'J'. The signature is fluid and cursive.

The Right Rev'd John R. Stephens
Bishop



Table of Contents

Introduction	4
Insurance Valuation and General Information	5-6
Overview of Insurance Market & Diocesan Insurance Program	7
Insurance coverage for volunteer workers in	
- Non-Stipendiary Deacons and Unpaid Clergy (NSDS & UCS)	8
- Volunteers as Additional Insureds	8
- Insurance for Volunteer Drivers	8
- Compensation for Injured Volunteer Workers	9
- Guidelines for Volunteer Work	10
- FAQ on Insurance Coverage for NSDS & UCS	11
Directors & Officers Insurance Information for Non-for-Profit Organizations	12
- Who is an Insured under this coverage?	12
- What is the Insuring Agreement?	12
- What is a Wrongful Act?	12
- The Coverage is on a "Claims-Made" basis. What does that mean?	12
- Exclusions to coverage under a Directors & Officers Policy	13
What to do in the event of a claim	14
Summary of Deductible	15
- Property Damage	15
- Water Damage	15
- Flood Damage	15
- Earthquake Damage	16
- Exceptions to Earthquake Deductible – Certain Parishes	16
User Group Liability Insurance Program Administration Procedure	17-19
User Group Commercial General Liability	20-21
Form 1 – User Group Liability Application	22
Form 2 – User Group Reporting Form	23
User Group Exceptions List	24-25
User Group Rating Schedule	26
ICBC Special Excess Third Party Liability Policy	27-28
Vacant Building Checklist	29-31



Diocese of New Westminster
ANGELICAN CHURCH OF CANADA
1410 Nanton Avenue, Vancouver, BC V6H 2E2

INTRODUCTION

You are receiving the new Parish Insurance Booklet for the year 2023. The Diocese of New Westminster negotiated with HUB International Insurance Brokers the best insurance option currently available in the market that best fits the needs of our Anglican Community in the Lower Mainland.

This booklet is part of the **Parish Insurance Package** and will guide you through the most updated information regarding your parish's insurance policy. You will find two other important documents in the package for your review: the **Insurance Premium Invoice** and the **Coverage and Limits for your Parish**.

If you have questions regarding your Parish Insurance Package, please email Shailene Caparas, Director of Finance, at scaparas@vancouver.anglican.ca or call her at 604-684-6306 ext. 214.



December 23rd, 2022

Dear Priest-in-Charge, Church Wardens, Trustees, and Treasurers:

Re: Insurance Valuation and General Information

Property Appraisals:

Each parish location has been professionally appraised at least once (and in many cases twice) between 2008 and 2018. Our insurer has evaluated almost all the parish sites in the past 18 months. A major catastrophic loss is distressing enough without the burden of under-insurance being added to the equation. With most of our properties remaining substantially unchanged year over year, we have been able to reduce our appraisal costs by inspecting and appraising fewer properties each year. As stewards of your respective parishes, however, we recommend that you review your properties in the context of the following information:

Insurance Valuation - Key Factors:

1. Construction type (i.e., concrete, wood frame, brick, roof type)
2. Location (i.e., how accessible is site)
3. Complexity of structure and special features (e.g., heritage building, stained glass, pipe organ etc.)
4. Demolition costs (i.e., a site has to be cleared before reconstruction can commence)
5. Landscaping, yard improvements and parking lots
6. Impact of local by-laws and building codes (e.g., parking requirements and seismic codes)

Construction cost inflation is a very real issue, with replacement costs ranging from \$250 per foot for a modest structure to between \$400 and \$800 per foot or more for a complex church built to current city bylaws and building codes. Church furnishings are included in the insurance with a separate amount, but please be aware that this program does not insure personal contents and that each employee or volunteer of the parish is responsible for insuring their property.

Insurance Deductibles:

The basic parish property deductible is \$2,000, and the minimum water damage deductible at the parish level ranges from \$5,000 to as high as \$75,000, depending on your location relative to insurance flood zones. Please refer to the Summary of Deductibles document found in this booklet.



Diocese of New Westminster

ANGLICAN CHURCH OF CANADA
1410 Nanton Avenue, Vancouver, BC V6H 2E2

Finally, your 2023 invoice reflects 12 months from January 1st to December 31st, 2023.

Given the increases in insurance costs this year, the Synod Office allows you to pay your insurance premium in four installments between January 1st and April 25, 2023, with no additional charges. If you plan to pay in installments, please add your payment to your monthly remittances, which will be withdrawn from your parish bank account on or about the 25th day of each month.

May the blessed Saviour Jesus Christ encourage and sustain you today and forever!

With gratitude for all that you do,

Robert Hardy, ODNW
Diocesan Treasurer

Shailene Caparas, CPA, CGA
Director of Finance



Insurance Brokers

December 2022

Overview of Insurance Market & Diocesan Insurance Program

In 2022, the global insurance market has continued to see increases in catastrophe claims and inflation which increases claims costs. Insurers are being extremely cautious in their underwriting and which classes and types of business they will or won't write. Property insurance capacity continues to be tight and all accounts (even those with good loss experience) are experiencing rate increases. Property located in Greater Vancouver, is attracting higher rates and deductibles for earthquake coverage and all types of water damage (Flood, Sewer back-up, pipe bursts and other water ingress). Regional wildfires, flooding and windstorms have only added to this challenging market. Inflation is another major factor in insurance costs as the replacement cost of buildings is up on average between 5-10%.

What is the effect on the local Anglican Diocese and its parishes? The property rate this year has increased by approximately 4.7% and insured values are up an average of 6% to allow for proper replacement costs. Liability premiums have remained level, however, the Physical Sexual Abuse (PSA) coverage has increased significantly reflecting a national trend by the insurers. We recommend you review the Summary of Deductibles document within this booklet to be familiar with the self-insurance component of the risk management program for the diocese.

All parishes should check their buildings to ensure that there is no water ingress and that drainage lines, sewer lines, and gutters are kept clear and sump pumps are in good working order. If you have rectories or rental dwellings, check dishwasher and washing machine hoses for wear and tear.

The liability insurance program for each parish includes General Liability, Excess liability, and Directors & Officers liability, all written on comprehensive forms.

The proactive approach that the Diocese and the parishes have taken with respect to PROPERTY VALUATION, EMPLOYEE & VOLUNTEER "SCREENING IN FAITH", AND THE HUMAN RESOURCE PROTOCOLS, has enabled us to continue providing a very competitive insurance program even in a very challenging insurance market.

Cyber Risk (system hacking, ransom attacks and money theft) is of increasing concern, and we will continue to look at developing a more robust insurance program for the diocese in this regard, however, with property and liability insurance premiums continuing to rise significantly we did not want to add further to that burden at this time. We are also pleased to note that there have been no cyber losses reported within the diocese.

The principal insurer for the diocesan program is the Ecclesiastical Insurance. While EIG is the preferred insurer for this program, Hub International continues to monitor the insurance marketplace to ensure that the Diocese receives the most favourable terms at competitive costs.

Prepared by: David H. Mills CIP
Sr. Vice President

david.mills@hubinternational.com
Mobile – 604-209-0769

Adam Mills
Account Executive

adam.mills@hubinternational.com
Mobile – 604-812-1775



December 2022

Synod of the Anglican Diocese of New Westminster

**Insurance Coverage for Volunteer Workers including
Non-Stipendiary Deacons and Unpaid Clergy
(Updated from December 2020 – no major changes)**

The parishes of the Anglican Diocese of New Westminster could not function without the assistance of volunteers (including non-stipendiary deacons <NSDs> and unpaid clergy <UC>) in many varied areas. Most parishes are resuming regular activities (e.g., socials, bazaars, fun-nights, concerts and other fund-raising activities), and many parishes have formalized outreach ministries which rely on volunteer effort to operate the parish, its facilities and programs. We often receive questions as to the insurance protection of the diocese as it relates to volunteer workers within these programs run by the parishes.

There are two areas of concern; firstly, those of the volunteer (including NSDs and UCs) being enjoined in a legal action along with the parish or diocese because of his or her actions, and secondly, those of the volunteer who is injured while working for the parish.

Volunteers (NSDs & UCs) as Additional Insureds -

The Synod of the Anglican Diocese of New Westminster and all the insured parishes carry Comprehensive General Liability insurance which provides coverage for the Volunteer Workers and Employees as additional insureds. This means that if a Third Party (visitor or guest at a parish etc.) was to suffer Bodily Injury or Property Damage and was to act against the Volunteer/Employee as well as the parish and diocese then all parties would be defended against the action.

Example: A parent may provide help with Sunday School supervision. If a child were to be seriously injured while playing, a claim could arise claiming negligence on the part of the parish and name the parent who was on duty at the time. The insurance would defend the volunteer supervisor and the parish against this action and would pay any resultant damages if found liable.

Insurance for Volunteer Drivers -

Volunteers may be asked to do some driving using their own vehicles for various parish ministries. These volunteers will naturally have their own liability insurance through ICBC, however, often they may feel that the limit is inadequate with respect to driving other individuals. The diocese has a policy underwritten by ICBC which increases the Personal Liability Coverage for each volunteer driver to \$10,000,000. For example, a volunteer

driver currently carrying \$1,000,000 on their own ICBC insurance would have the benefit of an additional \$9,000,000 protection through this special liability policy.

It should be noted that this coverage is specifically for the individual volunteer driver/vehicle owner and is a separate coverage from that of the parish or diocese.

It is hoped that the provision of this additional liability coverage will provide greater peace of mind for those who are asked to do some volunteer driving in fulfilment of the parish or diocesan needs.

It is important to note that this additional protection provided by the diocese does **not** include any coverage for the volunteer's vehicle for collision or comprehensive perils nor will the parish be responsible for loss of premium credits and increased costs of insurance following an accident where the volunteer driver is "at fault".

Compensation for Injured Volunteer Workers -

The Diocese recognizes that many volunteers do routine maintenance work around the parishes and could have occasion to be injured while in the course of these duties.

In addition, it is becoming more frequent for parishes to use volunteer help for projects that are more sizeable in nature and involve trades people donating their time either individually or through their company.

Coverage exists on **three** different levels:

Firstly, there is an Accident Policy which is purchased by the diocese and the parishes and provides direct accident coverage for Volunteers (including NSDs and UCs) in the diocese while working on parish activities.

The "insured persons" under this policy are - All volunteer workers at Church functions and non-Stipendiary deacons (and unpaid clergy)

The principal sum is \$50,000 which is paid out for Loss of Life, Loss of Sight, Loss of Speech and Hearing etc. The policy pays out 2X the Principal Sum for Quadriplegia, Paraplegia and Hemiplegia.

Secondly, there is a Voluntary Compensation Benefit under the Third-Party Liability policy which pays the nominal sum of \$200 per week in indemnity to the injured volunteer. This payment may be made whether such bodily injury could give rise to liability imposed by law upon the parish or the diocese. Payments under this coverage may only be made with the full agreement of the insurer.

Thirdly, the diocese (and each insured parish) has General Liability protection should the injured party take legal action against the parish and/or diocese to recover damages.

It is important to note that there is no automatic income replacement coverage for any volunteers (including NSDs and UCs) covered by any of the insurance outlined above.

Guidelines for Volunteer Work -

While there are no major limitations to this coverage, we recommend that the parishes adopt the following guidelines when dealing with possible hazardous situations arising out of new construction, renovation work, building relocation, and other work involving such things as electrical and plumbing:

1. Whenever possible, professional contractors using their own workers should be hired to carry out all potentially hazardous activities. The contractor's employee is covered by WCB in these cases. The contractor may then donate the cost of these services back to the school.
2. Under no circumstances should a volunteer be compelled or coaxed to undertake a task for which they do not feel qualified. Work which involves going up ladders, changing lights, cleaning gutters, using power tools etc. should not be arbitrarily assigned to someone without an understanding that they feel up to the task.
3. If there is any doubt about the applicable coverage in any situation, please contact representatives of HUB International Insurance Brokers for clarification. Ask for Dave Mills, Adam Mills, or Jeffrey Ho.

HUB International Insurance Brokers

#1900 – 505 Burrard Street
Bentall One, PO Box 76
Vancouver, BC V7X 1M6

Phone: 604-269-1000

David Mills – david.mills@hubinternational.com
Adam Mills – adam.mills@hubinternational.com
Jeffrey Ho - jeffrey.ho@hubinternational.com

FAQ on Insurance coverage for Non-Stipendiary Deacons and Unpaid Clergy

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

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

- (2) If a deacon injures themselves while serving at church and they believe the church is at fault what coverage does the deacon 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.

There is also a Voluntary Compensation amount of \$200 per week maximum under the **general liability coverage** of the parish if the deacon is going to

incur some expenses due to the accident.

- (3) If the deacon 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 deacon?**

If the deacon 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 deacon may issue a claim against the parish and the parish will look to its general liability policy and its insurer to handle the claim.



DIRECTORS & OFFICERS INSURANCE INFORMATION
FOR
NON-PROFIT SOCIETIES & ASSOCIATIONS

WHO IS AN INSURED UNDER THIS COVERAGE?

The term INSURED means any individual who was, now is, or shall be a Director, Officer, Trustee, employee (whether salaried or not), volunteer or member of any duly constituted committee of the non-profit Society or Association. The entity itself is also considered as an INSURED under the policy definition.

WHAT IS THE INSURING AGREEMENT?

The Insurer agrees with the Insureds to pay all sums that they shall become legally obligated to pay as a result of claims made against them for a WRONGFUL ACT.

The Insurer also agrees to defend any suit instituted against the Insureds seeking damages payable under the terms of the policy.

The Insurer also agrees to reimburse the Insureds for all COSTS, CHARGES AND EXPENSES incurred in defending actions, suits or proceedings against the insureds before criminal courts.

WHAT IS A WRONGFUL ACT?

This term means any actual or alleged error, misstatement, misleading statement, act, omission, neglect, breach of duty by any insured in the discharge of their duties solely in their capacity with THE NON-PROFIT SOCIETY OR ASSOCIATION, individually or collectively, or any matter claimed against the insureds by reason of their being directors, officers, trustees, employees, volunteers or members of any duly constituted committee of the society.

THE COVERAGE IS ON A "CLAIMS-MADE" BASIS. WHAT DOES THAT MEAN?

The policy applies only to claims presented to the insurer during the policy period and then only if first made against the insureds during the policy period provided none of the insureds had, at the effective date of the policy, any prior knowledge of such claim nor any of the facts or circumstances which might give rise to a claim.

EVERY POLICY CONTAINS EXCLUSIONS. WHAT ARE SOME OF THE EXCLUSIONS TO COVERAGE UNDER A DIRECTORS & OFFICERS POLICY?

Claims brought about or contributed to by the DISHONESTY of the insureds.

Claims based upon or attributable to the insureds gaining in fact any profit or advantage to which they were not legally entitled.

Note: The Wrongful Act of any individual Insured shall not impugn any other Insured for purposes of determining the applicability of the above two exclusions.

Claims for fines or penalties imposed by law.

Claims for any punitive or exemplary damages which are uninsurable under the law of jurisdiction in which they are imposed.

Claims for the return by the insured of any monies illegally paid to them.

Claims based upon or attributable to bodily injury, sickness, mental anguish, disease or death of any person or damage or destruction of any tangible property including loss of use thereof. (These types of claims are picked up under the CGL policy).

Claims already covered under another insurance policy (e.g. bodily injury claims which are covered under the entity's general liability policy).

Claims based on or attributable to any failure or omission on the part of the insureds to maintain adequate insurance.

Claims initiated by the Society against the insureds.

Claims based on or attributable to the dispersant of any pollutants, and also to do with any liability arising out any nuclear hazard.

**Prepared by: David H. Mills, CIP
Senior Vice President
Hub International Insurance Brokers**

Anglican Diocese of New Westminster

What to do in the event of a claim



Most insurance claims do not occur at convenient times. Premises are broken into during the middle of the night and fire and water damage can occur at odd hours. The purpose of this bulletin is to advise all parishes of the procedures that should be followed in the event that there is damage to your property.

First and foremost, each parish should deal with these emergencies as if they had no insurance; in other words, make every effort to minimize damage and begin the restoration process as soon as possible.

If loss or damage does occur and assistance is required immediately, please notify us as follows:

During regular office hours:

- o Contact any of the contact names listed at the bottom of this page.

After hours and on weekends:

Ecclesiastical Insurance Office (after hours claims service)
1-888-693-2253

If you experience any difficulty in reaching Ecclesiastical or they are unable to assist for any reason please contact:

HUB International 24 Hour Claims Service
1-855-HUB-HELP (1-855-482-4357)

OR

Dave Mills or Adam Mills at the mobile numbers listed below (call or text)

Ecclesiastical's Online Claims Tool:

- o Report a claim online 24/7 at <https://ecclesiastical.ca/contact/reportclaim/>

WHEN SPEAKING WITH ANY CLAIMS REPRESENTATIVE, BE SURE TO IDENTIFY YOURSELF AS A MEMBER OF THE ANGLICAN DIOCESE OF NEW WESTMINSTER.

If there are any questions please contact any of the following HUB representatives:

Dave Mills, Senior Vice President
T: 604.269.1868
C: 604.209.0769
E: dave.mills@hubinternational.com

Adam Mills, Account Executive
T: 604.269.1758
C: 604.812.1775
E: adam.mills@hubinternational.com

Claims Department:
T: 604.269.1000
E: tos.claims@hubinternational.com

Jeffrey Ho Insurance Advisor
T: 604.269.1646
E: jeffrey.ho@hubinternational.com



SUMMARY OF DEDUCTIBLES

January 2023

Attention: Incumbents, Church Wardens, Trustees, Treasurers of the Diocese of New Westminster

Re: Property Insurance Deductibles – Effective January 1st, 2022

Basic Property Damage (fire, theft, vehicle impact etc.):

- Parish deductible - \$2000
- Diocesan Self-Insurance fund pays next \$3,000
- Insurer pays claims greater than \$5,000

Water damage and Sewer Back-up:

- Parishes **outside** high and medium risk flood zone - water damage deductible of \$5,000
 - Diocesan Self-Insurance fund pays next \$5,000
 - Insurer pays claims greater than \$10,000
- Parishes inside **medium risk** flood zone (3 parishes)– water damage and flood damage deductible of \$25,000
 - Self-Insurance fund pays next \$25,000
 - Insurer pays claims greater than \$50,000
- Parishes inside **high-risk** flood zone (3 parishes)– water damage and flood damage deductible of \$75,000
 - Self-Insurance fund pays next \$25,000
 - Insurer pays claims greater than \$100,000

Flood:

- Parishes **outside** high & medium risk flood zone - Flood deductible of \$25,000
- Parishes **inside** medium risk flood zone - Flood deductible of \$50,000
- Parishes **inside** high-risk flood zone – Flood deductible of \$100,000

Parishes designated as being located inside a high-risk Flood zone are:

- All Saints Agassiz
- All Saints Ladner
- St. Alban's Richmond

Parishes designated as being located inside a medium risk Flood zone are:

- St. Anne's Richmond
- St. David Powell River

Note: The High Risk and Medium Risk Flood Zone designation is established by the insurance industry and is reviewed on an annual basis.

Earthquake:

- Parishes have a deductible of 15% of the insured value of a building subject to a minimum of \$250,000

Exceptions:

- Christ Church Cathedral - 5% of the insured value of a building subject to a minimum of \$100,000
- Christ Church Hope - 5% of the insured value of a building subject to a minimum of \$100,000
- St. Timothy Burnaby - 5% of the insured value of a building subject to a minimum of \$100,000
- St. Clement's North Vancouver - 10% of the insured value of a building subject to a minimum of \$250,000
- Holy Spirit Maple Ridge - 10% of the insured value of a building subject to a minimum of \$250,000
- St. Francis West Vancouver - 10% of the insured value of a building subject to a minimum of \$250,000
- St. Mary, Magdalene – 15% of the insured value of a building subject to a minimum of \$25,000

Note: Any variation in EQ deductible % and minimum \$ amounts is set by the insurer based on industry data and assessments of specific buildings.

Prepared by: Hub International Insurance Brokers



THE SYNOD OF THE
DIOCESE OF
NEW WESTMINSTER

Individual & Group Users
Liability Insurance Program



2023

Introduction

Many Parishes receive revenue through donations and/or rental income from individual users and other groups. These third parties are not covered by the Anglican Diocese of New Westminster Insurance program. This means an incident arising from their activities could result in a claim against the individual or group users and in some cases the Parish or Diocese may also be looked to for damages.

To protect the interest of the Anglican Diocese of New Westminster, HUB International Insurance Brokers has been recommending that the Parishes ensure that they have been added as an additional insured to the individual's or group users' liability policy.

Several of the users have been unable to obtain coverage on an individual basis because of pricing or unavailability of coverage.

We have been successful in putting together a Group User Program through Markel Insurance Company of Canada to provide the above groups with inexpensive liability insurance.

Anglican Diocese of New Westminster User Group Program Administration Procedure

Step #1

Request insurance certificate from the individual or group in accordance with diocesan policies as follows:

The Rental Group shall maintain in force a Commercial General Liability or a Personal Liability policy in an amount of at least \$2,000,000 covering its legal liability for the use of the parish premises for the described event. A certificate of insurance should be provided to the parish as evidence of this coverage and such certificate shall show as an additional insured, (insert name of parish here).

If the individual or user group does not have insurance in place and wish to purchase coverage through this program proceed to Step #2.

Step #2

Each group or individual that purchases the Group User Insurance must complete and sign Form #1 – the Application and issue a cheque to the Parish for the appropriate fee. Refer to the User Group Rating Schedule for appropriate premium to be charged.

Step #3

Each application that is complete must be added to Form #2 – Reporting Form. Form #2 is then remitted quarterly (or as required by the Synod Office) along with copies of Form #1 – the Application and a cheque made payable to Anglican Diocese of New Westminster.

Step #4

The Synod Office will remit appropriate premiums to HUB International who will maintain records on file for the Diocese and each Parish.

Step #5

Central Accounting of the Diocese will send periodic reminders to all Parishes to remit all applications – (Forms #1 and #2).

Note: No action is required if you have no Rental or User Group activity.

Note: No Insurance Certificates will be issued unless specifically requested by the User Group.

Commercial General Liability

Purpose:	The policy will pay as compensatory damages of bodily injury or property damage arising from the activities conducted on the premises of the Parish.
Insurer:	Markel Insurance Company of Canada acting on behalf of the insurers whom they are representing.
Limit of Liability:	\$2,000,000 each occurrence \$2,000,000 aggregate
Deductible:	\$1000 any one claim bodily injury, property damage, including legal expense
Extensions of Coverage:	<p>Products Hazard and Completed Operations Covers claims resulting from a product sold or an operation or activity performed by you, with an annual aggregate limit</p> <p>Personal Injury Covers you for liability arising from false arrest, wrongful detention or imprisonment, malicious prosecution, libel, slander, defamation of character and wrongful eviction</p> <p>Employees as Additional Named Insured Covers your employees for liability imposed for causing bodily injury and/or property damage to a third party in the course of their duties</p> <p>Cross Liability & Severability of Interests Covers you by making provision for one Insured to sue another Insured. The coverage applies as if a separate policy had been issued for each Named Insured</p> <p>Occurrence Form Property Damage Covers you by broadening property damage liability to include repeated events in addition to a single unexpected event</p>

Extensions of Coverage:
(cont'd)

Incidental Malpractice

Covers you for liability arising for bodily injury due to administering first aid or medical assistance to an injured third party

Tenant's Legal Liability, \$250,000

Covers you for liability imposed as a result of damage, caused to premises leased, loaned or occupied by the member

Medical Payments

Covers the cost of first aid treatment regardless of fault, maximum \$2,500 per person

Employer's Liability

Provides this coverage with a limit of \$1,000,000

Contingent Employers Liability

Covers you for claims by employees who are covered by Workers Compensation, but are able for any legally recognized reason, to bring suit against their employer

Host Liquor Liability

Covers your legal liability for bodily injury and property damage arising out of the servicing and distribution of alcohol to a third party

Anglican Diocese of New Westminster Liability Insurance for Usage of Parish Property

Groups who do **not** need to provide separate liability insurance coverage:

- Parish or diocesan sponsored organizations
- Anglican organizations for meeting purposes
- Funeral receptions following services
- Parish fundraising events

Groups who must provide separate liability insurance coverage:

- Wedding / Anniversary and other receptions
- Non-parish and non-diocesan group meetings
- Non-parish and non-diocesan sports events
- Any events involving serving of liquor except parish events
- Civic parades, assemblies, festivals, bazaars, craftfairs
- Groups entering into a rental contract with parish

Comment: This issue is not always easily interpreted and so we felt that a few examples might be of assistance:

Example #1: Garage Sales / Thrift Sales / Flea Markets / Craft Sales

We are seeing an increasing number of parishes conducting these kinds of events where they sell space to groups and individuals who in turn sell their items to the attendees. While this might be a parish-sponsored event it involves a number of third parties and we should issue a special event policy for this event with the cost borne as a part of the registration fee or table purchase.

- Example #2: Parishioner wants to hold a wedding reception in the hall. They should provide evidence of their personal liability insurance with the Diocese added as an insured or alternatively they may purchase the special event coverage from the parish for the charge as per the schedule.
- Example #3: Local chapter of Alcoholics Anonymous wants to hold weekly meetings at the parish. They should either provide a Certificate of their groups liability or purchase a Seasonal – Weekly event policy from the parish.
- Example #4: The church is holding its annual fundraising dinner/auction in the parish hall – no additional liability purchase required
- Example #5: Community seniors’ group (which may include a number of parishioners) is holding a dinner/dance at the parish hall – they must provide evidence of insurance coverage or purchase a special events policy.
- Example #6: Parish youth ministry hold “open gym” on weekly basis at the church hall. No additional insurance purchase required.
- Example #7: Individual wants to book the hall every Tuesday night for a group that plays floor hockey. As part of the rental agreement he should pay for the “All season Sporting activities” liability under the rate schedule based on estimate of number of participants.
- Summary: If there is uncertainty about what category or rate schedule should be used, the parish administrator / secretary should try to make the best determination and charge that amount. We would rather have a record of the event with the wrong premium than no record at all.

Please do not hesitate to contact HUB International with any questions:

Jeffrey Ho 604-269-1646 (direct line)
Jeffrey.ho@hubinternational.com

Dave Mills 604-209-0769 (mobile)
dave.mills@hubinternational.com

General Office: 604-293-1481 (phone)

**PRG638388-04 SYNOD OF THE DIOCESE OF NEW WESTMINSTER ANGLICAN
CHURCH USER GROUP RATING SCHEDULE
2,000,000 Commercial General Liability**

Rates effective January 1, 2022

Internal Use Only

Sport Activities

Low Risk Activities: Badminton, Bowling, Curling Horseshoes, Tennis

Medium Risk Activities: Baseball, Basketball, Field Hockey, Floor Hockey, Handball, Racquetball, Soccer, Softball, Squash, Non-Contact Touch / Flag Football, Track & Field, Volleyball

Refer to broker for all other sports

Excluded Activities: Alpine Skiing, Boxing, Climbing Walls, Contact Hockey, Contact Martial Arts, Cycling, Fireworks, Gymnastics, Horse Related, Kickboxing, Lacrosse, Minor Hockey (18 & under), Rugby, Skateboarding/Skateboard Parks, Snowboarding, Tackle Football, Trampoline

Type of Event	# of Participants	Premium		
		Low	Medium	High
One Day Sport Activities • 2-3 day sport activities are twice daily rate	1-25	\$20	\$35	Refer
	26-100	\$35	\$60	Refer
	101-250	\$60	\$85	Refer
	Over 250	Refer	Refer	Refer
Beer Garden – applicable to sporting events	1-100	\$110/day		
	101-250	\$160/day		
	251-500	\$210/day		
All Season Sport Activities (except hockey)	1-25	\$40	\$85	Refer
	26-100	\$85	\$160	Refer
	101-250	\$160	\$235	Refer
	over 250	Refer	Refer	Refer

Adult Recreational Non-Contact Ice Hockey	Season September – April	Season May - August
Adult pickup – max. 30 players	\$135	\$85
Adult league	\$210/team	\$110/team
Adult tournaments	Up to 8 teams	\$260
	9-16 teams	\$385
	Over 16 teams	Refer
One time adult recreational non-contact ice hockey	1-30 players	\$25 (max 1½ hrs)
One time recreational skating • no sticks or pucks	1-25 participants	\$25 (max 1½ hrs)
	26-100 participants	\$45 (max 1½ hrs)
	101-250 participants	\$85 (max 1½ hrs)

Recreational Non-Contact Ball / Roller Hockey	Season September – April	Season May - August
Pickup – max 30 players	\$110	\$110
League	Refer	Refer

Meetings & Events

Type of Event	# of Participants	Premium	
Meetings – No Alcohol (including arts & craft, bridge, etc.) • seasonal – monthly: 3 times rate • seasonal – weekly: 5 times rate	1-25	\$20	
	26-100	\$25	
	101-250	\$35	
	Over 250	Refer	
Weddings, Block Parties, Small Kids Functions, i.e birthday parties, baptism <i>Note: Rates are lower than for events below due to the familiar relationship</i>	1-25	No Alcohol	With Alcohol
	26-100	\$20	\$60
	101-250	\$35	\$110
	Over 250	\$60	\$160
Events, including Festivals & Parades	1-25	Refer	Refer
	26-100	\$35	\$85
	101-250	\$60	\$135
	Over 250	\$85	\$210
<ul style="list-style-type: none"> • 2-3 day meetings/events are twice daily rate • 4-5 day meetings/events are triple daily rate 			



Insurance Corporation
of British Columbia
(the Corporation)

Special Excess Third Party Liability Policy

Transaction Timestamp 20221207153253

The insured hereby applies to the Corporation for a Special Excess Third Party Liability Policy, and this application forms part of the policy of insurance.

Name of Insured (surname followed by given name(s))
THE SYNOD OF THE DIOCESE OF

Policy Number 7W.GGZ
Effective Date 01Jan2023
Expiry Date 31Dec2023
Transaction Type RENEW

Address of Insured
1410 NANTON AVENUE
VANCOUVER BC V6H 2E2

Agency Number 60267

Type of Insured SocietiesAndOrganizations

Number of Persons (total number on which premium is calculated) 200

Coverages

Coverages	Limit
Third Party Liability (on the same terms and conditions as Regulation, Part 6) (subject to the co-insurance provisions of condition 4 of the terms and conditions)	\$10,000,000
Underinsured Motorist Protection (on the same terms and conditions as Regulation, Part 10, Division 2)	As per Regulation

Annual Net Premium	\$275
(MINIMUM NON-REFUNDABLE PREMIUM \$30)	
Total Amount Due	\$275
Total Paid	\$275

Terms and Conditions

- In consideration of the premium paid by the named insured for this policy, and subject to the terms, conditions and limitations of the policy, the Corporation agrees to indemnify the persons described below while using or operating a vehicle, other than a vehicle owned, rented or leased by the name insured, (a permitted vehicle), with the approval or authority of the named insured, provided that at the time of such use or operation such persons are transacting or conducting the British Columbia operations of the name insured:
 - an officer or employee of the named insured while in the course of his or her employment,
 - a volunteer person who is not an officer or employee of the named insured, and who acts on behalf of or assists the named insured, and
 - the owner or lessee of the permitted vehicle.
- Subject to the terms, conditions and limitations of this policy, indemnity is afforded by this policy on the same terms and conditions as set out in the Insurance (Vehicle) Act and Insurance (Vehicle) Regulation (the Regulation) for:
 - third party liability, on the terms and conditions set out in Part 6 of the Regulation, for liability
 - which exceeds the limit of third party liability coverage (the underlying limit) set out either in the underlying owner's certificate issued in accordance with the Regulation, or any other valid and subsisting underlying policy of insurance, or any combination of underlying policy and certificate which affords indemnity and is issued in respect of the permitted vehicle used or operated as described in condition 1, but
 - the maximum amount payable will not exceed the lesser of
 - the legal liability incurred by the officer, employee, volunteer, or the other owner or lessee as described in condition 1(a), (b) or (c) respectively, and
 - the amount by which the lesser of:
 - the excess insurance limit of liability shown on the face of this policy, and
 - the amount payable by the Corporation pursuant to condition 4 is greater than the underlying limit, and
 - underinsured motorist protection as set out in and limited by Division 2 of Part 10 of the Regulation that exceeds the underinsured motorist protection or family protection coverage available under any other policy or certificate to an officer, employee, volunteer, owner or lessee as described in condition 1(a), (b) or (c) respectively.
 - On or before the inception date of this policy, the named insured shall determine the total number of persons who may be indemnified in accordance with conditions 1(a) and (b) and to which this policy is applicable and the named insured shall declare the number of persons so determined on this policy, which number of persons shall be used by the Corporation to determine the premium paid for this policy. Thereafter during the term of this policy or any renewal, the named insured shall report to the Corporation whenever the actual total number of persons to which this policy is applicable varies by more than 25 per cent from the number of persons declared at inception of this policy by the named insured or last previously reported in accordance with this condition, or shown as an amended declared total number of persons on any renewal form of the policy.
 - If, at the time of an accident resulting in a claim under this policy, the number of persons to which this policy applies is more than 25 per cent greater than the number of persons declared or reported in accordance with condition 3, the insurance money payable by the Corporation under this policy on account of third party liability shall be reduced to an amount equal to the product obtained by multiplying the amount that would otherwise be payable under this policy by a fraction calculated as follows:

$$\frac{\text{paid premium}}{\text{actual premium}}$$

In this calculation "actual premium" means the premium that would have been payable by the named insured for this policy if the named insured had declared or reported the actual number of persons to which this policy applied at the time of the accident, and "paid premium" means the premium paid by the named insured for this policy.
 - Upon the occurrence of an accident involving actual or probable loss or damage for which indemnity is or may be afforded by this policy:
 - notwithstanding the amount of such actual or probable loss or damage, the named insured shall give prompt notice thereof to the Corporation; and
 - the Corporation may investigate such accidents and without thereby waiving condition 4, the Corporation may pay a resulting claim or judgment arising from such accident, and the named insured, upon written demand from the Corporation, shall reimburse the Corporation the difference between the amount paid by the Corporation and the amount payable by the Corporation pursuant to condition 4.
 - During the term of this policy, the named insured shall make, and, for three years after termination of this policy, shall keep records of all persons to which this policy is applicable. Failure of the named insured to make and keep such records may void this policy as decided by the Corporation in its sole discretion.



Insurance Corporation
of British Columbia
(the Corporation)

Special Excess Third Party Liability Policy

Transaction Timestamp 20221207153253

Insured THE SYNOD OF THE DIOCESE OF

Policy No. 7W.GGZ

Effective Date 01Jan2023

Expiry Date 31Dec2023

The Corporation may inspect the records at any reasonable time during the term of this policy or during the three years following the cancellation or termination of this policy.

7. This policy shall only indemnify for adjusting expense, legal expense, interest, or costs actually incurred in respect of the settlement or litigation of the excess part of a claim for death, bodily injury, or property damage, paid or payable, pursuant to the indemnity afforded by this policy.
8. No excess indemnity shall be afforded by this policy in respect of third party liability indemnity that is or may be afforded either by an underlying owner's certificate, or other certificate issued in accordance with the Regulation, or by any other underlying policy of insurance, or a policy of non-owned liability indemnifying an officer, employee, or volunteer in respect of the use or operation of a permitted vehicle.
9. No indemnity shall be afforded by this excess policy if at the time of the occurrence of loss or damage to which this policy applies, the officer, employee or volunteer is in breach of the terms, exclusions or conditions of the underlying owner's certificate, or other certificate issued in accordance with the Regulation, or any other underlying policy of insurance, or a policy of non-owned liability indemnifying an officer, employee, or volunteer in respect of the use or operation of the permitted vehicle.
10. In this policy, "Optional Policy" means the ICBC Autoplan Optional Policy. This policy is comprised of this form, the following terms and conditions of the Optional Policy: Division 2 and 3, Division 8 (Prescribed Conditions), and any other terms and conditions indicated as applicable on this form.
11. Except as otherwise provided in this policy, all terms, including definitions, of the Insurance (Vehicle) Act and Regulation apply to this policy even if in the context of the Act or Regulation they apply only to universal compulsory vehicle insurance.
12. By signing this application, the insured acknowledges all the terms and conditions contained herein and, if applicable, in the Optional Policy, and declares that the particulars set out in this policy are true. This policy shall not be binding until signed and validated by an agent or other authorized representative of the Corporation.
13. The insured acknowledges and understands that any Motor Vehicle Liability Insurance Card Canada Inter-Province printed with this document is not valid and does not serve as proof of liability insurance for any vehicle.
14. **This policy contains a partial payment of loss clause.**
15. **Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information see section 75 of the Insurance (Vehicle) Act.**

The insured consents to accept delivery of a copy of the Optional Policy by viewing it at www.icbc.com/optionalpolicy, or acknowledges receipt of a copy of the Optional Policy.

TIME OF VALIDATION

NOT VALID UNLESS STAMPED BY
AUTHORIZED ISSUING OFFICE

AM

60267

PM

DEC 07 2022

Customer Copy

Signature(s) Not Required

SIGNATURE OF INSURED

TITLE

(If a company, the signature and title of an authorized official is required)

Customer Copy

Signature(s) Not Required

SIGNATURE OF AGENT



Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for bodily injury and property damage by reason of the operation of the motor vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujéti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véhicule ci-décrié conformément aux limites minimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une infraction passible d'une forte amende et/ou d'emprisonnement et suspension de son permis.

Ce certificat doit être laissé dans le véhicule assuré afin d'être présenté comme preuve d'assurance lorsque la police l'exige.

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

1. Contact your local Autoplan broker when you change your address, vehicle description or use, or place where your vehicle is kept or operated. If you don't, your claim may be denied.
2. A certificate is invalid if issued for a vehicle that is not required to be licensed under the Motor Vehicle Act.
3. A certificate is deemed invalid as soon as the vehicle is registered and licensed in another province or state.
4. Use of the vehicle by persons or for purposes not permitted by the governing legislation or by the rate class shown on the certificate may invalidate the certificate.

**Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska).
Coverage does not extend to Mexico or any other country.**

For Cancellations Only

1. You may be required to pay a service charge to cancel your insurance.
2. You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
3. Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
4. The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
5. Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC.
6. Short-term surcharges are not refundable.
7. The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent when any change is required to your name, address, vehicle description, insurance coverage or listed drivers.

If you have an accident or claim

- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
- Report the accident immediately to the police if injury has occurred.
- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

General correspondence and Privacy Notice

- The information you provide on this form is collected in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act (BC) (FIPPA), Motor Vehicle Act, Off-Road Vehicle Act, Commercial Transport Act, or Insurance (Vehicle) Act, as applicable and the Regulations pursuant to such statutes. This information will be used primarily for the purpose of considering your application for a vehicle registration, licensing or insurance transaction. ICBC may use and disclose this information in accordance with the provisions of the FIPPA and may disclose this information, along with your claims history, to an insurer in another province if you apply for vehicle insurance outside of British Columbia. ICBC may also collect information from other insurers to verify your claims history. Questions about the collection of this information may be addressed to the Manager, Privacy, at the address below, or by phone 604-661-2800.

- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:
ICBC
PO Box 5050, Station Terminal
Vancouver BC V6B 4T4

To Contact Us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address:
ICBC, c/o Customer Contact
L299152B
151 W Esplanade
North Vancouver BC V7M 3H9

Vacant Building Checklist

THIS CHECKLIST DOES NOT APPLY TO SEASONAL PROPERTIES

Requirements for the Care and Protection of Vacant/Unoccupied Buildings

Often, properties that are used by your organization can be left vacant/unoccupied for a period of time. This may be due to a change of tenants, or a shift in use or need by your organization. In such situations, a higher level of attention to the condition of the building is necessary to ensure that your property is secure.

**Contact your broker to report that the building is vacant/unoccupied
and confirm effective date of vacancy.**

Mandatory Steps – Locations in Urban/Rural Areas

1. Heat must be maintained above 10 C for all parts of building, 24 hours per day during the heating season.

2. Shut-off water. Drain pipes, toilet tank and bowls. Turn off the hot water heater.
Note - some heating systems require water and therefore water cannot be shut-off during the heating season in these circumstances. If water is left on due to heating requirements, property must be checked every 72 hours.

3. Check premises once a week (or every 72 hours if water is left on due to heating requirements). Keep a written log recording the date and time the building was checked and any action taken.

4. Remove snow/ice from walkways and driveways leading to the building.
Keep the area salted and sanded.

Mandatory Steps – Locations in Remote Areas (a location is considered to be in a remote area if it is located more than 10 km. from the boundary of the closest town, village or city, or if it is inaccessible during certain months of the year)

1. a). Check premises once a week. Keep a written log recording the date and time the building was checked and any action taken, or
b). Completely secure the building by boarding up windows and doors.

2. Shut-off the heat. Drain rads and piping if heat is hot water radiator heating.

3. Shut-off water. Drain pipes, toilet tank and bowls. Turn off the hot water heater.

Other Steps to Consider to Safeguard Your Property

Designate a person to be responsible for checking the building and conducting regular maintenance as follows:

- Premises must be kept free of debris and combustible materials (e.g. Gas for lawnmower) removed.
- Ensure that all doors are locked and dead-bolted and that all windows are closed and locked.
- Ensure that timers are set to turn lights on/off on the inside/outside of the building or have someone alternate the front/back door lights to give the impression that the building is occupied.
- Ensure that security and fire alarm systems are operational.
- Remove mail and advertisements. Have mail cancelled or re-routed.

In the event of a loss, ensure that the incident is immediately reported to Ecclesiastical Insurance at 416-484-4555 or through our after-hours claims number at 1-888-693-2253 (1-888-MyEccle).