



Program Guide

Individual and group users insurance programs
2017 – 2018

Prepared for Anglican Diocese of Toronto

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Introduction

Many churches receive revenue from outside parties seeking to use church space for various purposes, or alternatively, provide church space free of charge to outside groups or individuals as part of their ministry. However, third-party activities can bring associated risks to the church and to others.

Claims brought against third-party church facility users are not covered under the Anglican Diocese of Toronto Insurance Program. This means that an incident arising from their activities could result in a claim against the individual or group users, and in some cases the church as landlord may also be looked to for damages. Examples of potential claims include accidental damage caused to the church by a regular or one-time user group, or a slip and fall during a church user's activities.

For this reason, it is a recommended risk management practice for churches to require evidence of third-party liability insurance to be provided prior to use of church facilities. However, for many small groups and businesses, it is difficult to afford or obtain liability insurance because of high minimum premium pricing or unavailability of coverage.

In order to provide an easier, cost-effective way to protect the interests of Anglican Diocese of Toronto churches as well as third-party church users, Aon Risk Solutions™ ("Aon") offers an insurance program designed to provide low-cost liability insurance to church users. The program is currently made available through the Aon Anglican Diocese of Toronto Insurance Program account service team.

The policy includes an Aon administration fee, which varies depending on the applicable premium, plus applicable taxes. The administration fee has been added to cover the costs of processing the documentation incurred by Aon in the administration of the program.

Please note that these programs do not accept applications from daycare operators, nurseries, Montessori or related school operators, or other churches or congregations. If your business or organization falls within one of these categories, please contact the Aon Anglican Diocese of Toronto Insurance Program account service team for more information.

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Administration Procedure

Paper-based option (Allsport Insurance Marketing) (Paper process is temporary, until the online purchase portal is available for use.)

Application Process

Step one

Each group or individual user must complete and sign an application (form no. 1 – provided by the Aon Anglican Diocese of Toronto account service team as noted earlier) and provide payment (a cheque payable to Aon Reed Stenhouse Inc. or credit card payment instructions) and fax (416 868 5580), email church.certs@aon.ca or mail both to:

Aon Reed Stenhouse
20 Bay Street
Toronto ON M5J 2N9
Attention: Anglican Diocese of Toronto Account Service Team

Please note that it is imperative that the premium payment and application from the applicant be delivered at Aon Reed Stenhouse, 20 Bay Street, Toronto Ontario, prior to the event/occupancy. Coverage cannot be backdated.

Step two

Aon will issue and email the policy certificate of insurance for each group or event to the participating church and group/individual user.

Note: Coverage confirmation will only be provided by issuance and delivery of a policy certificate of insurance.

Coverage

Policy coverage

- Commercial general liability – (“occurrence” wording)

Policy scope

- The policy will pay compensatory damages resulting from alleged or actual bodily injury or property damage arising from the activities of the individual or group user conducted on the premises of the church

Insurer

- AllSport Marketing Ltd., acting on behalf of certain Lloyd’s Underwriters

Limit of liability

Each occurrence	2,000,000 or 5,000,000
Annual aggregate – products and completed operations liability	2,000,000 or 5,000,000

Deductible

Any one occurrence for bodily injury, property damage, including legal fees and expenses	500
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Coverage extensions

- Products hazard and completed operations
 - Covers claims resulting from a product sold or an operation or activity performed by the individual or group user, subject to an annual aggregate
- Blanket written contractual liability
 - Covers the liability assumed by the individual or group user under contract, either written or implied
- Personal injury
 - Covers the individual or group user for liability arising from false arrest, wrongful detention or imprisonment, malicious prosecution, libel, slander, defamation of character, and wrongful eviction
- Employees as additional insured
 - Covers the individual or group user’s employees for liability imposed for causing bodily injury and/or property damage to a third-party in the course of their duties
- Cross liability and severability of interests
 - Covers the individual or group user by making provision for one Insured to sue another insured. The coverage applies as if a separate policy had been issued for each insured
- Occurrence form property damage
 - Covers the individual or group user by broadening the definition of an occurrence to cover property damage liability happening over time in addition to a single unexpected event

- Incidental malpractice
 - Covers the individual or group user for liability arising for bodily injury due to administering first aid or medical assistance to an injured third-party
- Tenants' legal liability: \$250,000
 - Covers the individual or group user for liability imposed as a result of damage caused to church premises leased, loaned or occupied
- Medical payments
 - Covers the cost of first aid treatment regardless of fault, maximum \$1,000 per person
- Worldwide coverage
 - Coverage extends worldwide for products subject to lawsuit being brought in Canada or the U.S.
- Contingent employers' liability
 - Covers individual or group users for claims brought 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 the legal liability of the individual or group user for bodily injury and property damage arising out of the serving of alcohol to a third-party

Major exclusions

- War
- Terrorism
- Nuclear energy or contamination
- Data problems
- Abuse/molestation
 - There is no coverage for claims alleging abuse of any form (sexual, physical, mental, verbal, etc.)
- Off-site activities
 - Designated church premises only

Specific activities and operations excluded

- Daycares
- Nurseries
- Montessori schools and related
- Other churches or congregations
- Minor ice hockey (18 and under)
- Contact hockey
- Horse-related activities
- Cycling
- Skateboarding/skateboard parks
- Alpine skiing

- Snowboarding
- Boxing and/or kick-boxing and/or contact martial arts
- Rugby
- Skateboarding/skateboard parks
- Tackle football
- Contact lacrosse
- Gymnastics
- Climbing walls
- Fireworks (unless under the supervision of a licensed pyrotechnician)

Liability coverage is provided while on the church premises only Aon administration fee to cover program processing costs.

2017 – 2018 Rating Schedules

Single events

Examples could include weddings, dances, local fund raiser, a one-time meeting or non-church reception etc. The rating is established on a flat premium, based on the number of people attending the event.

No. of attendees	Alcohol served	Premium	Aon administration fee*	Provincial sales tax (8%)	Total
Rental period up to three days (– no abuse liability)					
\$2,000,000 limit (no minors or vulnerable adults)					
1 – 250	No	25.00	6.25	2.50	33.75
251 – 500	No	55.00	13.75	5.50	74.25
Over 500		Refer to Aon			
\$5,000,000 limit					
1 – 250	No	35.00	8.75	3.50	47.25
251 – 500	No	80.00	20.00	8.00	108.00
1 – 250	Yes	190.00	47.50	19.00	256.50
251 – 500	Yes	320.00	80.00	32.00	432.00
Over 500		Refer to Aon			

Annual individual and group user rate

Individuals or groups that meet on the premises on a regular basis and “do not serve alcohol” (no annual coverage available for users who serve alcohol)

	Premium	Aon administration fee	Provincial sales tax (8%)	Total
Regular use of premises that exceeds three days				
\$2,000,000 limit (no minors or vulnerable adults)				
Annual group flat rate	64.00	16.00	6.40	86.40
\$5,000,000 limit				
Annual group flat rate	96.00	24.00	9.60	129.60
Music recitals – no alcohol				
\$2,000,000 limit (no minors or vulnerable adults)				
1-100	20.00	5.00	2.00	27.00
101 – 250	35.00	8.75	3.50	47.25
251 – 500	65.00	16.25	6.50	87.75
\$5,000,000 limit				
1 – 100	30.00	7.50	3.00	40.50
101 – 250	50.00	12.50	5.00	67.50
251 – 500	95.00	23.75	9.50	128.25

Groups could include*

- Alcoholics Anonymous, Al-Anon, Ala-Teens, regular A.A. groups
- Yoga groups
- Craft classes
- Drama, euchre, bridge, cribbage, chess clubs
- Athletic groups, drop-in groups
- Generally all regular meetings

**This insurance is not available to daycares, Montessori schools, nurseries, other churches or congregations*

Specific activities excluded

- Minor ice hockey
- Contact hockey
- Horse related
- Cycling
- Skateboarding/skateboard parks
- Fireworks (unless under the supervision of a licensed pyrotechnician)

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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This report is provided as a brief summary of your insurance coverages for quick reference purposes. Any questions relating to the interpretation of the coverage or limits of protection must be referred to the policy documents themselves.