

CANON 6 – REVISED APPROVALS PROCEDURE

Instructions:

1. Using the chart below, first identify the **Type** of property matter that you are pursuing (ex. License Agreement).
2. Within the Type, identify the applicable **Category** (ex. Low Risk [License Agreement]).
3. Based on the Type & Category, identify whether the matter is eligible for the **Simplified Canon 6 Procedure** OR whether the request must follow the **Full Canon 6 Procedure**.
4. If eligible for the **Simplified Canon 6 Procedure**, then,
 - a. Print a copy of the applicable *Checklist & Attestation* (there are 3 different color-coded forms: (i) Licenses - **Red** (ii) Leases - **Yellow** (iii) Renovations (costing less than \$75,000) - **Green**
 - b. Complete all the due diligence items by marking (✓) next to each item.
 - c. The Incumbent or Priest-in-Charge, and both Churchwardens, must all sign the *Checklist & Attestation*.
 - d. E-mail a copy of the completed and signed *Checklist & Attestation* to: canon6@toronto.anglican.ca
 - e. Once submitted you may proceed; requests are reported for approval to the Trusts Committee & Diocesan Council on a quarterly basis (ie. March, June, September, December).
 - f. Please e-mail copies of all fully signed License & Lease Agreements, *Certificates of Insurance*, and renovation documentation to: archives@toronto.anglican.ca
5. If the **Full Canon 6 Procedure** applies, please refer to the relevant section of the *Procedure Pursuant to Canon 6 as Prescribed by the Diocesan Council*. For these items, approval must be granted by Diocesan Council before signature, occupancy, or project commencement.

Type	Category	Examples	Simplified Canon 6 Procedure applies [Checklist & Attestation]	Full Canon 6 Procedure applies (Procedure section in brackets below)	Minimum Commercial General Liability (“CGL”) Insurance Requirements	
License Agreements	Low Risk	No minors or vulnerable adults on church property; (Ex. Alcoholics Anonymous, Narcotics Anonymous, Book Clubs, Meeting Groups etc.)	✓ - complete Checklist ‘Red’	n/a	CGL Per Occurrence	\$2 million
					Tenant’s Legal Liability (TLL)	\$250,000
					Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish name}.’ and ‘The Incorporated Synod of the Diocese of Toronto’
	High Risk	Any group or activity that will bring minors or vulnerable adults on to church property; ex.	n/a	✓	CGL Per Occurrence	\$5 million
Tenant’s Legal Liability (TLL)					\$250,000	
Additional Insureds					‘The Incumbent and Churchwardens of...{insert parish	

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		Children’s camps, schools, daycares, sports clubs, 3 rd party church/worship groups, vulnerable adults etc.				<i>name}</i> and ‘The Incorporated Synod of the Diocese of Toronto’
	Psychotherapists <i>(must be registered in good standing with either the College of Registered Psychotherapists of Ontario “CRPO” or Ontario College of Social Workers and Social Services Workers “OCSWSSW”)</i>	3 rd party psychotherapists who rent church property. 1. Large daylighting panels must be installed in <u>all</u> treatment rooms a. Based on the foregoing being satisfied, doors to the treatment rooms can remain closed to maintain privacy.	n/a	✓	CGL Per Occurrence	\$5 million
					Abuse	\$1 million per occurrence, plus \$2 million in the aggregate
					Professional Liability	Required but no prescribed minimum.
					Additional Insureds	‘The Incumbent and Churchwardens of... <i>{insert parish name}</i> ’ and ‘The Incorporated Synod of the Diocese of Toronto’

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		2. Two (2) unrelated adults must be in the building at all times when treatment is in progress. 3. Treatment of minors is <u>not</u> permitted. 4. Treatment of parishioners is <u>not</u> permitted. 5. Physical/touch therapy is <u>not</u> permitted.					
	Parking (if 20 or more spots are rented, the parish must advise its insurance broker, Aon Risk Solutions.)	Individual	Commuter or neighbor parking (<i>passenger automobiles only</i>).	✓ - Complete Checklist 'Red'	n/a	Automobile policy responds; proof of coverage not required.	
		Organization	Local office or business rents spaces for employees or customers (<i>passenger automobiles only</i>).	✓ - Complete Checklist 'Red'	n/a	CGL Per Occurrence	\$5 million
						Tenant’s Legal Liability	\$250,000
Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish name}’ and ‘The Incorporated Synod of the Diocese of Toronto’						

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Lease Agreements	Residential	Rectory rentals, and all other residential housing/units.	✓ - Complete Checklist 'Yellow'	n/a	Tenant’s package of \$2 million for liability, plus fire & personal contents coverage.
	Commercial	n/a	n/a	✓ (see s 5.5)	Please contact your insurance broker, Aon Risk Solutions, for specific advice.
Other Agreements	Other	Eg. Telecommunication Site Agreements (ie. Rogers, Bell Mobility), Lease Amending & Extension Agreements, Maintenance Agreements, Easement Agreements etc.	n/a	✓ (see s 5.5)	Please contact your insurance broker, Aon Risk Solutions, for specific advice.
Purchases		All purchases of real property & related rights.	n/a	✓ (see s 5.1)	Not applicable.
Sales		All purchases of real property & related rights.	n/a	✓ (see s 5.2)	Not applicable.
Building Renovations & Projects (s. 5.3)	Building Permit required & hard construction cost greater than \$75,000.00	n/a	n/a	✓ (see s. 5.3)	Please contact your insurance broker, Aon Risk Solutions, for project-specific advice (contact details can be found at the end of this document).
	Building Permit required & hard construction cost less than \$75,000.00	Minor washroom renovations, minor electrical work, decks & accessibility ramps etc.	✓ - Complete Checklist 'Green'	n/a	

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Mortgages or Loans	n/a	n/a	n/a	✓ (see s. 5.4)	Not applicable.
Other Encumbrances	n/a	E.g. Claim, lien, liability etc.	n/a	✓	Not applicable.

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