


Property and Insurance

Canon Robert Saffrey, Executive Director



Diocese of Toronto
Anglican Church of Canada

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Current Legal Framework

- *Religious Organizations' Lands Act* (Ontario) R.S.O. (1990) c. R.23
- *The Constitution & Canons* (i.e. 'by-laws')

<https://www.toronto.anglican.ca/churchwarden-resources/constitution-and-canons/>

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Incumbent & Churchwardens

Anglican Church of Canada Act (Ontario) S.O.(1979) c. 46

1.-(2) The parson or other **incumbent** of the church for the time being and the **churchwardens** thereof shall, for the purposes of The Religious Organizations' Lands Act, 1979 be deemed to be **trustees** within the meaning thereof.

2.-(1) Land shall not be sold or leased, mortgaged or otherwise encumbered under the powers conferred by The Religious Organizations' Lands Act, 1979 except with the **consent of the vestry** of the church or congregation interested therein **and of the bishop** of the diocese **and the executive committee of the synod of the diocese**, and the consent of the vestry given in accordance with the rules and canons of the church shall be deemed to be the consent of the congregation.

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Procedure Pursuant to Canon 6

- Governance Pilot Project
- Risk and Governance Committee does much of the same work formerly done by the Trusts Committee
- *Synod Council's Decision-making Authority and Delegation of Authority Policy*



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The following **ALL** require permission from Synod Council:

- **Purchases & Transfers** (*i.e.* sale, severance)
- **Building or Structural Alterations** (Building Permit)
- **Mortgages &/or Encumbrances**
- **Loans/financial obligations** (“not expected to be liquidated within one (1) year”)
- **License Agreements***
- **Lease Agreements** (both Residential* & Commercial)

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Procedure Pursuant to Canon 6

The Risk and Governance Committee approves the following:

Grants:

- **Baker** Foundation Grants
- Mabel A **Carleton** Fund Grants
- Winifred Walton **Ferguson** Trust Grants
- Send materials to the Property Resources Assistant

Documentation must be received at least 2 weeks in advance of the meeting date



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Procedure Pursuant to Canon 6

The Risk and Governance Committee approves the following:

- Licenses and Parking Licenses (**RED** Checklist & Attestation)
- Residential Tenancy Leases (**YELLOW** Checklist & Attestation)
- Some Building Alterations (**GREEN** Checklist & Attestation)



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RED Checklist

License Agreements and Parking License Agreements

Simplified Canon 6 procedure for certain low-risk items:

- Complete all due diligence items, email a fully completed and signed Checklist to canon6@toronto.anglican.ca
- Once you've submitted your checklist, sign the License Agreement and allow occupancy



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YELLOW Checklist

Residential Tenancy Leases

Simplified Canon 6 procedure for certain low-risk items

- Complete all due diligence items, email a fully completed and signed Checklist to canon6@toronto.anglican.ca
- Once you've submitted your checklist, sign the Lease Agreement and allow occupancy.



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GREEN Checklist

Renovations requiring a Building Permit and hard construction cost LESS than \$100,000:

- Simplified Canon 6 procedure for certain low-risk items.
- Complete all due diligence items, email a fully completed and signed Checklist to Diocesan Centre.
- Send signed Checklists to: canon6@toronto.anglican.ca
- Once a fully completed and signed Checklist is submitted, parish may proceed with project.



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Canon 6 Flowchart	
FOR SIGNIFICANT CAPITAL IMPROVEMENT PROJECTS THAT REQUIRE A BUILDING PERMIT AND COSTS GREATER THAN \$100,000 - A THREE STEP PROCESS APPLICABLE TO ALL COGS.	
PROCESS	COMPLETED
1. Consultation <small>The Director and Clergy members must consult with the Diocese before any planning.</small>	
2. Special Vestry Meeting <small>Must be convened by the Director and approved by the Vestry.</small>	
FIRST STEP	
3. To Obtain Approval in Principle <small>Submit materials per Canon 6(1)(2) to the Director of Fund Development.</small>	
Present to: Risk and Governance Committee Finance Committee Property Committee <small>Risk and Governance Committee also recommended by</small>	
Synod Council <small>Make a recommendation to the Director</small>	
SECOND STEP	
4. To Obtain Final Approval <small>Submit materials per Canon 6(1)(3) to the Director of Fund Development.</small>	
Present to: Risk and Governance Committee Finance Committee Property Committee <small>Risk and Governance Committee also recommended by</small>	
Synod Council <small>Make a recommendation to the Director</small>	

Canon 6 Flowchart

for large building projects or structural alterations requiring a Building Permit and have hard costs GREATER than \$100,000

<https://www.toronto.anglican.ca/parish-administration/property-resources/church-property/>



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Procedure Pursuant to Canon 6

The Risk and Governance Committee recommends approval to Synod Council regarding the following:

Purchases, Sales, Mortgages or Loans, Commercial Agreements (Licenses & Leases)

- Suffragan Bishop, and Vestry support
- Documentation to support the request
- Send materials to the Property Resources Assistant.

Documentation must be received at least 2 weeks in advance of the meeting date



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Procedure Pursuant to Canon 6

The Risk and Governance Committee recommends approval to Synod Council regarding the following:

Two-Step Approval Process for Building or Structural Alterations with hard costs greater than \$100,000

- Suffragan Bishop, and Vestry support
- Documentation to support the request
- Most projects require Approval in Principle AND Final Approval
- Send materials to the Property Resources Assistant.

Documentation must be received at least 2 weeks in advance of the meeting date



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Team



Daiane Monteiro

Property Resources Assistant
dmonteiro@toronto.anglican.ca
416-363-6021 ext. 280

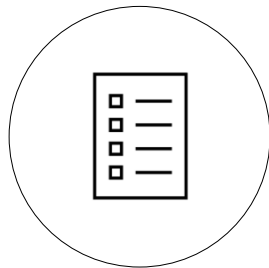
Vacant

Director of Property Resources
canon6@toronto.anglican.ca
416-363-6021 ext. 245




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Poll



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Insurance Service Team 		
Contact	Phone	Email
Steve Devitt Associate Account Executive	416-227-5794	stephen.devitt@aon.ca
Sandra Salinas Associate Account Executive	416-868-5772	sandra.salinas@aon.ca
Daniel Winstanley Senior Vice President	416-941-6619	daniel.winstanley@aon.ca

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Insurance Program Service Team 	
<p>General Inquiries</p> <ul style="list-style-type: none"> • Certificates of Insurance • Policy information • Billing information 	<p>Material Changes Reporting</p> <ul style="list-style-type: none"> • Newly vacant property • New church-run day care • New Parish Nurse • Handling of human remains • Planned renovations and/or construction over \$1.0M

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Church Facility User Group Insurance 
<ul style="list-style-type: none"> • Quote and purchase at www.anglican-user.aon.ca Help at church.certs@aon.ca • Proof of insurance requirements for church facility users that already have insurance: https://www.toronto.anglican.ca/parish-administration/finance/insurance/

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Where to Report Claims 		
Type of Claim	Phone	Email
Property	416-484-3970	claimssrevices@eccles-ins.com
After hours property claims	1-888-693-2253	claimsservices@eccles-ins.com
Abuse Liability	416-363-6021 ext. 251	Canon Robert Saffrey, ODT Executive Director rsaffrey@toronto.anglican.ca
All other claims	416-868-5683	Tanya N. Ketterer Senior Claims Consultant tanya.ketterer@aon.ca

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Risk Management 	
<ul style="list-style-type: none"> • Risk Control Guidelines and <input type="checkbox"/> Checklists • Arson Prevention • Fire Protection System Impairment • Slip and Falls • Winter Hazards • Frozen Pipes 	
https://www.toronto.anglican.ca/parish-administration/finance/insurance/	

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