

September 13, 2017

To: Parishes in the Diocese of Nova Scotia and Prince Edward Island

Subject: Event Liability Insurance-Clarification

It is not a new idea that Parishes (through their Parish Councils) are required to exercise due diligence in the care and control of Parish property. Referring specifically to Parish Halls, and the renting of Parish Halls and related premises; Parish Council has a duty to make every attempt to prevent damage to the premises or allow situations to be created, which may result in mishap or injury to those attending a function.

Previously if a potential renter was deemed to pose a threat to property or safety-the Parish asked the potential renter to produce a certificate of Liability Insurance (Commercial General Liability) –confirming that the renter had coverage and that the Parish was the Certificate Holder. **It was at the discretion of Parish Council –whether to require proof of insurance-and it remains that way. If the potential renter in question (deemed to be possible source of damage or injury to others) refused to provide proof of insurance-it is assumed the rental was not granted** The assumption is that a group which is familiar to the Parish and which pose very little possibility of property damage or injury to others would NOT be asked to produce such a certificate. The Diocese has no way of knowing who is a “risk and who isn’t”-it is solely the decision of the Parish (through Parish Council.)

Most large, well organized potential rental groups are able to obtain proof of insurance, either through their local Insurance Broker or by way of their association with a national body-who would carry such insurance coverage.

Many smaller (less organized) groups do not ordinarily carry liability insurance –**this is the purpose of the Event Liability Insurance option that was made available to such groups by the Diocesan Insurance Broker-Marsh. Please see the next two pages attached.**

In the event that a group wishes to rent Parish property **and it is decided by the Parish that “we will not rent to them unless they have liability insurance”**-the potential renters can purchase insurance, using this program. The Parish representative would complete the application (attached), forward to barbara.s.mcguire@marsh.com . If the application is accepted Marsh will invoice the Diocese, the Parish representative would collect the nominated premium and remit to the Diocese.

Summary:

- It is not mandatory that every renter obtain a certificate of liability insurance-**it is the decision of Parish council.**
- It is recommended that a list of A) Groups **not** requiring liability insurance and B) a list of potential renters **requiring liability coverage** be compiled and agreed upon by Parish Council –to prevent any misunderstanding going forward.

Peter Flemming