



Woodlawn United Church  
**RENTAL INSURANCE POLICY 9.0**  
Approved at Council: June, 2017  
Modified/Revised: October 16, 2019

**PURPOSE**

Individuals renting space from Woodlawn United Church (WUC) have proper liability insurance in place.

**POLICY**

All external organizations or individuals using congregational premises are required to have liability insurance, naming Woodlawn United as an additional insured for a minimum \$2,000,000 (two million).

WUC ministry and programming do not require a separate insurance policy.

Members of WUC using rental space within the facility are covered under the WUC policy, provided it is for personal use only, do not require a separate insurance policy. For example:

- Jane Doe is an active member of WUC and she would like to book Room B for a birthday party for her mother. Jane is required to be in attendance at the event, and complete an application, place non-refundable deposit and make rental payment for the space. However, Jane is not required to obtain liability insurance as she falls under the church's insurance.
- Jane Doe is an active member of WUC. She books Room A for a Weight Watchers meeting. This is a commercial venture, where an admission or membership fee is being paid. This becomes a non-personal event. Insurance would be required.
- A member of the congregation is holding a Fundraiser for the church, a Certificate of Insurance is not required. However, if they are holding a fundraiser for a non-church related activity, Insurance is required.
  - John Doe is an active member of the congregation. He rents the Brick Hall for a bake sale to support his local boat builders club. Insurance would be required, as this is a non-church related event and benefits an outside interest.
  - John Doe is an active member of the congregation. He books Room B for a birthday party and instead of gifts for the birthday recipient, donations to the food bank are dropped off in lieu. Insurance would not be required.

**PROCEDURE**

“Member” is defined as a member who is listed in the congregational directory Woodlawn United Church.

External groups include, but are not limited to: Girl Guides (and similar groups carrying out similar activities); Community Groups, for profit, not for profit, sole proprietors, neighbouring organizations such as schools, colleges, community concerts, and other church related organizations that are separate and distinct from the United Church.

### **Why does my group require liability insurance?**

WUC is not prepared to rent to you without a Certificate of Insurance naming Woodlawn United Church as an additional insured. This certificate must be provided to the church office no later than 10 days prior to your event.

No matter how careful you are, accidents happen. Your group is liable to anyone who claims an injury or damages resulting from activities of your organization. Likewise, if something belonging to the church were to be damaged during your event you are liable. Liability insurance may help with your defence costs and may pay for damages that may be awarded against you. All members of your organization including executives, managers, coaches, trainers, officials, employees and volunteers, while acting on your behalf while using church facilities for the time that you will be on our site, must be covered under the Certificate of Insurance. The certificate must reflect the date of the event or term of contract.

### **How do we apply for coverage?**

Contact an insurance company of your choosing or the underwriters for WUC, Hub Insurance.

### **What do we do in the event of an injury or damage?**

Contact the church and your insurance provider immediately.