



Insurance Made Simple: 3rd Party User Group Liability

WHY IS IT IMPORTANT FOR USER/RENTERS/TENANTS TO OBTAIN THEIR OWN LIABILITY INSURANCE?

Good risk management practices is what it is all about. The rental of your parish facilities requires that users have insurance liability coverage to protect themselves and the Diocese against any financial impact of claims associated with the use of the rental.

It is mandatory for rental users (groups and individuals) to obtain a Commercial General Liability insurance policy (minimum \$2,000,000) when renting a parish facility (i.e. churches, halls, rooms, fields, parking lot).

WHEN IS AN INDIVIDUAL OR USER GROUP LIABILITY CERTIFICATE REQUIRED?

Our primary question would be:

#1: Is it a Church Sponsored/Sanctioned Event? Yes or No?

Church sponsored/sanctioned events include (but not limited to): church garage sales, fairs, church fund raisers, pub nights (liquor licensing laws apply), funerals, events benefiting the Diocese or parish, Outreach programs.

YES - If it falls in this category, **NO** liability certificate is required!

If **NO** - Go on to Question #2.

#2: Is the parish renting a portion of the church premises to a 3rd party user/renter?

If the answer is **YES**, then the user/renter need to prove that they have liability coverage.

HOW DO USERS "PROVE" LIABILITY COVERAGE?

If the 3rd party user/renter already has a commercial general liability policy (CGL) in place, they can request from their current insurance broker a "Certificate of Insurance" and ask that "The Anglican Synod of the Diocese of British Columbia" be added as an Additional Insured for the date insurance is required. The certificate confirms that the user/renter has a current liability policy in place and shows a minimum of \$2,000,000 liability limit. Usually, there is no cost to the renter to request the certificate, however, some associations may charge their members \$25-\$50 for a liability certificate.

Examples of User Groups

Guides/Scouts

Therapy Group (ie. AA, Al-Anon)

Dance/Drama/Choir/Chess/Bridge Clubs

Youth Study Groups

Yoga/Cooking /Craft Classes

Generally all regular meetings

IF THE USERS DO NOT HAVE OWN LIABILITY COVERAGE?

If the rental agreement is in a personal name, they will need to purchase the insurance, even if they carry a personal liability policy through their existing home insurance, as that coverage is not a Commercial General Liability policy.

Examples of Individual Users

Wedding Receptions (regardless of whether they are a parishioner or not)

Dances

Local Fund Raising Events

One-time only meetings

Birthday parties

Funerals: Our insurer does not require proof of insurance for gatherings such as a tea held after a funeral service, provided the service has taken place at an Anglican location or was officiated by an Anglican priest. In these circumstances, the insurer kindly takes the view that the gathering is considered part of the Church's recognized rites and traditions. However, if alcohol is to be served at the event, both proof of insurance and a Special Event Permit must be obtained by the family/organizer.

All user agreements, liability policies, Special Event Permits and other permits/licenses must have the same name used on all documentation.

****TIP: If the renter will be operating from the premises more than once during the year, advise them that they can purchase the annual coverage instead of purchasing individual certificates... It will save them money!***

OTHER PERMITS REQUIRED

It is the responsibility of the user/renter to obtain and submit proof of the following types of permits:

Serving of Alcohol: If alcohol is being served at a 3rd party event, a Special Event Permit must be purchased by the renter for the insurance to be valid. Please have them visit the BC Government website.

Music: If music is to be played live or as background music, the user is responsible for making sure SOCAN licensing rules are followed. Please have them visit

<https://www.entandemlicensing.com/> .

Food Service: Whether the parish hall kitchen is Island Health Certified or not, if there is food service during the rental time, then food permits may be required. Please have the user visit Island Health at <https://www.islandhealth.ca/health-topics/food-safety/food-safety>

Warning: If it is later found that the tenant did not obtain the correct permit or license, the parish (as the landlord) may be fined by the overseeing organization. Please make certain your applications are fully reviewed and are compliant with local municipal, provincial and federal rules and legislation.

Website Questions and Help

AON Online User Program: If users have any questions, concerns or need help with the website (www.anglican-user.aon.ca), please direct their enquires to the "Help email link" within the website, church.certs@aon.ca. An Aon program assistant will contact them directly to resolve their question.

InstantRisk: COMING SOON (Summer 2026)

If you have questions (or in doubt of a situation), contact Zena at the Diocesan office at 250.386.7781, ext. 249 or email insurance@bc.anglican.ca.