



The Incorporated Synod of the Diocese of Huron The Anglican Church of Canada

External Group Insurance - 2021 Frequently Asked Questions

The following questions and answers have been reviewed by our insurance broker to ensure accuracy.

Why has the insurance for external groups changed.

The change in insurance calculation for outside groups has changed to reflect the difference in liability risk that the insurer is carrying. For example, if an event is held (under 25 people) once only, their rate is actually lower (\$20 from \$45 plus tax) However, a group that meets monthly, or weekly, has a higher liability risk just because they are at the church more often.

Where should the payment and form be sent?

Cheques should be made payable to "AON Canada Inc" and mailed, with the form, to:
AON Canada Inc.
T57048C, PO Box 57048, Station A
Toronto, ON
M5W 5M5

Some examples of required fees (all fees are plus 8% tax):

- a) group, of under 25 people, has one meeting: \$20
- b) group of under 25 that meets monthly: \$60 for the year
- c) group of under 25 that meets weekly: \$100 for the year
- c) a church member has a wedding reception in the hall (26-100 ppl) \$30 no alcohol \$105 with alcohol
- d) a funeral reception (26-100 ppl) \$30

Can an external group get their own insurance? What is the minimum liability amount?

Yes, external renters can use their homeowners insurance for personal events (showers, receptions etc). Organized groups can also have their own insurance and need to provide a certificate from their insurer with the liability coverage addressed to the Diocese of Huron and the church they are using. The diocesan minimum liability amount is \$2,000,000. This must be stated on the certificate.

When is the insurance binding?

Once the payment has been received by the church, the external renter group is covered by the insurance.

What are the requirements for renters regarding Covid-19?

Our understanding is that the government vaccine mandate applies to any indoor meeting or event space which is rented to outside groups which means that tenants (whether they pay rent or use the space for free) who use our spaces will need to comply. The new regulations

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require people, at the point of entry, to provide proof of identification and of being fully vaccinated against COVID-19 unless ineligible or exempt from vaccinations. AA and other 12-step groups are exempt from these regulations and those attending these meetings are not required to show proof of vaccination. (per Step 3 Reopening our Churches)

Still have questions?

Contact our broker, Mike Orsini.

Michael Orsini, B.Comm., CIP | Senior Vice President and Sales & Service Leader-London

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