

35.--Insurance

1. It shall be the duty of the Churchwardens of each Parish to cause all insurable property owned by, held for or used or occupied by such Parish to be at all times covered by adequate insurance against fire, damage, loss and public liability.
2. Buildings shall be insured in an amount equal to the replacement cost thereof as determined by the insurer unless the Parish in consultation with the Territorial Archdeacon is granted an exemption by the Diocesan Council and with the approval of the Bishop.
3. Such insurance shall be placed by the Churchwardens through the Diocesan insurance plan broker, who shall be designated by the Diocesan Council from time to time.
4. In the event there is no real or personal property owned by the Parish, all other appropriate insurance shall be maintained by the Churchwardens, which shall include liability insurance.