



ROMAN CATHOLIC
ARCHDIOCESE
OF VANCOUVER

THIS DOCUMENT REPLACES ALL PREVIOUS VERSIONS OF THE USER GROUP
LIABILITY PROGRAM FOR THE ROMAN CATHOLIC ARCHDIOCESE OF VANCOUVER
AND THE CISVA – EFFECTIVE SEPTEMBER 1, 2024

Individual & Group User
Liability Insurance Program

September 2024

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Questions or inquiries on the program should be made to:

Jeffrey Ho – jeffrey.ho@hubinternational.com

Office – 604-269-1646

Mobile – 604-961-5050

Introduction

Many Parishes and Schools receive revenue through donations and/or rental income from individual users and other groups. These third parties are not covered by the Roman Catholic Archdiocese Insurance program. This means an incident arising from their activities could result in a claim against the individual or group users and in some cases the Parish, School or Archdiocese may also be looked to for damages

In order to protect the interest of the Roman Catholic Archdiocese of Vancouver, HUB International Insurance Brokers has been recommending that the Parishes and Schools ensure that they have been added as an additional insured to the individual's or group users' liability policy.

Several of the users have been unable to obtain coverage on an individual basis because of pricing or unavailability of coverage.

We have been successful in putting together a Group User Program through Special Risks Insurance Managers (SRIM) to provide rental groups economical liability insurance.

RCAV & CISVA User Group Program Administration Procedure

Step #1

Request insurance certificate from the individual or group in accordance with RCAV policy which states:

The Rental Group shall maintain in force a Comprehensive General Liability Comprehensive Personal Liability policy in an amount of at least \$2,000,000 covering its legal liability for the use of the parish premises for the described event. A certificate of insurance should be provided to the parish or school as evidence of this coverage and such certificate shall show as an additional insured 'The Roman Catholic Archbishop of Vancouver as represented by (Name of Parish or School)'.

If the individual or user group does not have insurance in place and wish to purchase coverage through this program proceed to Step #2.

Step #2

Each group or individual that purchases the Group User Insurance must complete and sign the appropriate application form (included with this package):

- Facility User (Non Sports app) or
- Facility User (Sports app)

Note: If the event includes serving of Alcohol it is necessary to also complete the Host Liquor Liability application. **Any event that includes serving of alcohol must be submitted to SRIM via your Hub representative before coverage can be bound.**

Events that do not include serving of alcohol may be rated in accordance with the **Facility User Rating - \$2million** document attached with this package. The User Group shall pay the parish the appropriate amount of premium for the insurance.

Step #3

Each application that is complete must be added to Facility User Monthly Report template for remittance to the Diocesan accounting office. Depending on the level of activity, these reports may be remitted monthly, quarterly, or semi-annually along with copies of the Application and a cheque made payable to Roman Catholic Archbishop of Vancouver.

Step #4

Central Accounting of the Chancery Office will remit appropriate premiums to HUB who will maintain records on file for the Archdiocese and each Parish/School.

Step #5

Central Accounting of the Chancery Office will send periodic reminders to all Parishes and Schools to remit all applications and facility User Monthly Reports.

Note: No action is required if you have no Rental or User Group activity.

Note: No Insurance Certificates will be issued unless specifically requested by the User Group.

Commercial General Liability

Purpose:	The policy will pay as compensatory damages of bodily injury or property damage arising from the activities conducted on the premises of the Parish.
Insurer:	Special Risks Insurance Managers acting on behalf of the insurer whom they are representing.
Limit of Liability:	\$2,000,000 each occurrence \$2,000,000 aggregate
Deductible:	\$1000 any one claim bodily injury, property damage, including legal expense
Coverage:	Bodily Injury & Property Damage Products and Completed Operations Personal Injury /Advertising Injury Liability \$1,000,000 Non-Owned Automobile - SPF 6 \$25,000 Medical Expenses – per accident / \$5,000 per person \$250,000 Tenants Legal Liability
Exclusions/Limitations:	Molestation Exclusion Host Liquor Exclusion (unless underwritten and approved) Forcible Ejection Exclusion Trampoline Exposure Exclusion, Boxing/Kickboxing/MMA Activities Exclusion US Residents/Activities Exclusion