



To: Episcopal Diocese, Parishes & Missions
Re: *Use of church property by outside groups*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations in regard to the use of your church property by *outside groups*:

- ✓ A group holding an activity at your church should provide *evidence of insurance* by providing a certificate of liability.
- ✓ Groups leasing space from the church should have the church named as *additional insured* on their insurance policy.
- ✓ Leases should also include a *hold harmless provision* between the two parties.
- ✓ There should be an agreement as to who will be responsible for *maintenance and housekeeping* regarding the space being used.
- ✓ Be sure the group using your property understands any *restrictions or hazards* that they need to be aware of.
- ✓ Complete a *safety checklist* before turning over the care and control of the property.
- ✓ *Check with your diocese* to determine if approval is needed for leases over one year in length.
- ✓ Users should typically be *non-profit organizations* such as AA, Boy Scouts, etc.

The policy offered by CIAC reads as follows:

“Insured” includes:

“your” member or volunteer, but only for **liability incurred while engaged in activities authorized by and performed on behalf of “you.”**

We pay all sums which an insured becomes legally obligated to pay as damages due to bodily injury...caused by an occurrence which takes place in the coverage territory, and the bodily injury or property damage must occur during the policy period.

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

More information may be found at:

www.churchpublishing.org/index.cfm?fuseaction=product&ProductI=433