

SECTION 6 – PROPERTIES

Origin: TOTP Administration Committee

Status: Policy

Distribution: All Parishes

Approved: Coordinating Council

Date: 23 November 2012

6.2 Collective Insurance Plan

A blanket Collective Insurance Plan is administered by the Territory of the People Anglican Church (TOTP) to insure church buildings, church halls, rectories and other buildings and contents within TOTP. In addition to fire insurance, coverage includes public liability, boiler and machinery coverage, theft, counselling malpractice, and death and dismemberment for all those attending or participating in church functions or activities.

Directors and Officers are covered under the Collective Insurance Plan.

The master policies providing the insurance coverage are maintained at the TOTP office, and each year certificates of insurance are sent to each participating Parish indicating the details of insurance coverage and the coverage on each building and its contents.

Church property not covered by the Collective Insurance Plan must provide proof of property insurance and liability insurance.

Volunteers up to age 80 are covered under a separate insurance policy.

6.2.1 Renewal Date

The insurance policies are currently renewed on the last day of December each year. The details of coverage are negotiated in November/December each year. Invoices are sent as soon as possible and are due on or before February 28th.

6.2.2 Loss

Whenever any loss occurs through fire, vandalism, break and enter etc., the designated insurance broker and the TOTP office should be notified immediately. The nearest fire department should be notified immediately in the event of any fire, regardless of size. Local police should be called in every instance of break-in, vandalism, etc.

Incident Report Form must be completed for all liability incidents and for all property losses, and must be forwarded to the TOTP office.

An Accident/Incident Log Book must be maintained at each Parish and should include the date / time of the shovelling/salting of sidewalks and steps on the church property.

See Accident/Incident Form attached to this policy and also at Section 5.6

ACCIDENT/INCIDENT LOG BOOK – Sample

PARISH:				
DATE	TIME	ACCIDENT/INCIDENT	ACTION TAKEN	BY WHOM