



Risk Management Tip Sheet

Use of 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 Alcoholics Anonymous, Boy Scouts, etc.

Understanding your policy and what's covered

Insured individuals include your employees, vestry members, directors, trustees, or volunteers, but only for liability incurred while engaged in activities authorized by and performed on behalf of your organization.

- The Church Insurance Companies¹ 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.