



**ANGLICAN DIOCESE OF OTTAWA  
THIRD PARTY LIABILITY INSURANCE  
USER GROUP PROGRAM  
(Pearson-Dunn Policy #AS3757)**

**Summary**

If a church facility user does not have insurance they can purchase temporary coverage for their event from Pearson-Dunn Inc. through the Anglican Diocese of Ottawa User Group Program.

Once the premium is paid, the Diocese records the name of user group, type of activity, number of participants, dates of use, and amount of premium charged. Collected information is sent quarterly to the Pearson Dunn office.

If an event or meeting is cancelled before the activity start date, there will be a full refund. If cancelled within two weeks of its start date, there will be a 50% refund. After that, there will be no refund.

Questions about rates and other aspects of this program should be addressed to the insurance company's contact people: [Tracey Rizzi](#) (905) 575-6809 ext 114 or [Rosemarie Dunn](#) (905) 575-6809 ext 133.

**Rates**

<b>MEETINGS</b>	<b>Premium (inc. 8% tax)</b>
1-25 participants	\$16.20
26-100	\$27
101-250	\$54
251-500	\$108
over 500	<i>check with agent</i>
Weekly meetings	10 times regular rate
Monthly meetings	6 times regular rate
Three-day meetings	2 times regular rate
Five-day meetings	3 times regular rate

<b>SOCIAL EVENTS*</b>	<b>Premium (inc. 8% tax)</b>	
	<b><i>No alcohol</i></b>	<b><i>With alcohol</i></b>
1-25 participants	\$27	\$108
26-100	\$54	\$189
101-250	\$108	\$243
251-500	\$162	\$297
501-1000	\$270	<i>check with agent</i>
Over 1000	<i>check with agent</i>	<i>check with agent</i>
Three-day events	2 times regular rate	
Five-day events	3 times regular rate	

\*Sporting events (tournaments, activities and beer gardens) have a different schedule. Check with agent.

# Insurance Outline & Frequently Asked Questions

## General liability

The Policy covers legal liability for bodily injury to or damage to property of others (such as spectators, passers-by, property owners) resulting from facility use. In addition, legal liability for injury to participants is covered\*

## Coverage limit

\$2,000,000 per occurrence

## Deductible

All claims are subject to a \$500 deductible

## Why liability insurance?

Because of facility users' operations or actions, parishes and the Diocese are open to possible suit from third parties. This Policy covers legal liability for bodily injury to—or damage to property of—participants and others such as spectators and passers-by.

## Who is eligible?

Any group using parish facilities of the Anglican Diocese of Ottawa, whose activities while on parish property are approved by the insurance company  
USER GROUPS ARE COVERED ONLY WHILE USING PARISH FACILITIES OF THE ANGLICAN DIOCESE OF OTTAWA.

## Who is covered?

The facility user (permit holder) and participants including officials and volunteers acting within the scope of their duties

## \*Excluded Activities

- Minor Hockey(18 & under)
- Contact Hockey
- Alpine Skiing
- Snowboarding/Skateboard Parks
- Boxing and Kick-boxing
- Rugby
- Tackle Football
- Horse-related activities
- Fireworks (unless under the direction of a licensed pyrotechnician)
- Gymnastics
- Cycling
- Lacrosse
- Climbing walls
- Contact Martial Arts

## Cancellations

If facility user cancels prior to start date: Full Refund

If facility user cancels 2 weeks from start date: 50% Refund

If facility user cancels after 2 weeks: No Refund – premium has been fully earned

To cancel, contact: [Synod Office](#)