

Policy 4: Insurance

- 4.1. Given the value of the property and contents and the heavy use of the church property by parishioners and visitors, it is necessary that the Corporation be adequately protected with insurance coverage for both property loss and personal liability.
- 4.2. Building insurance coverage is to be for replacement value.
 - a. The cost to replace buildings must be re-evaluated every five years and insurance adjusted accordingly.
 - b. It may be possible to adjust the level of coverage given that the Mosely Estate will contribute a significant sum of money if the church building is a complete loss.
 - c. This is to be considered by the Finance Committee in its deliberations on insurance coverage.
- 4.3. Content insurance is to be for replacement value.
 - a. It is recognized that there are many memorials and artifacts that are irreplaceable; however, the assessed value of the memorials and artifacts is to be reviewed every five years.
 - b. An up-to-date list of memorials and artifacts is required to be maintained. This list is to provide an accurate description of the memorial/artifact including:
 - i. Who donated the memorial and when,
 - ii. Location of the memorial
 - iii. Current assessed value.
 - c. The list of memorials and artifacts is to be stored off site.
 - d. Those who store personal property on Parish grounds are to provide a list of this property to the Parish Administrator/ SafeR Church Liaison for proper storage.
- 4.4. Personal liability insurance is to cover both those who work in the Parish, either in the office or as members of different parish groups, committees or organizations and those who attend the various worship services and activities at the church.
 - a. At a minimum, \$1,000,000 personal liability is to be carried.
- 4.5. Persons who are transporting vulnerable persons on behalf of Christ Church must:
 - a. Complete and submit a Transportation of Vulnerable Persons form
 - b. Have the written permission of the caregiver of those persons under the age of majority, or who are unable to make decisions independently.
 - c. Possess a valid motor vehicle liability policy of insurance.
 - d. Possess a current motor vehicle inspection for the vehicle.
 - e. Possess a valid driver's license for the class of vehicle to be operated.
 - f. Not exceed the vehicle manufacturer's designed seating capacity and each seating position is equipped with a seat belt.
 - g. Not be less than 25 years of age and does not have the status of a newly licensed driver under the Motor Vehicle Act.