



# Memo

To: Eparchial Operations and Parishes

From: Iryna Laschuk

Date: March 22 2023

Re: Insurance Liability Coverage for Third Party functions

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This memo outlines the requirement for liability insurance coverage for the rental or use of eparchial / parish facilities. Insurance policies with the Eparchial insurance program have access to insurance coverage which is available to your third party renters for short-term rental of eparchial/parish facilities. The insurance is accessible online (application and payment) Information is provided in **Appendix A**.

Insurance liability coverage for rentals depends on who is renting and the purpose of the rental. The following are the common types of rentals with an explanation of insurance implications:

1. **Parish / eparchial functions** – all required insurance is included in the existing policies held with the Eparchial plan (Acera Insurance Company). This covers parish organizations that are not considered separate entities, rather form part of the parish family (for example parish's Ukrainian Catholic Womens League or parish's Ukrainian Catholic Brotherhood). No additional insurance is required for their functions. Other organizations that may be using the parish facilities but are considered a separate entity, require insurance.
2. **Private functions held by a parishioner** – the parishioner must have insurance for the function if it is a private function (i.e. not open to parishioners). Renters may provide a copy of their homeowner liability insurance; however, they must check with their own insurance company to ensure their event is covered. It is recommended for the renter's own safety, that they obtain separate event insurance which can be obtained through the *Facility User Program*.
3. **Third party events** – the eparchy/parish requires that any/all third-party renters purchase separate event insurance to cover their function. This requirement should be stated in the rental agreement. Insurance by the third-party renter could be obtained through the eparchial/parish *Facility User Program*. Refer to Appendix A.

It is important for the parish to protect themselves, their parishioners and the assets of the parish. Always request insurance coverage for all rentals.

## APPENDIX A

### **Facility User Program**

If your parish is renting their hall or church, third-party renters are required to provide liability insurance in case of injury or damage to person and/or facility. It is also preferable that the parish is named in the insurance policy for the rental.

Parishes on the eparchial insurance program have access to short-term rental insurance that is available to their third-party renters. It is called the *Facility User Program* (formerly "PAL"). Renters are not required to use the *Facility User Program*; however it is available and has competitive pricing.

The following provides information about the Facility User Program:

- Direct any renters of your facilities to this link: <https://apex.insurecert.com/> where they can purchase insurance directly.
- Payment is made directly through the website via credit card.
- A certificate of insurance will be emailed to the applicant, the parish, the eparchy, and Acera insurance.
- Insurance coverage depends on the number of persons attending, number of days of the rental and if alcohol will be served. Costs are provided on the website.

If applicants have any questions related to the platform or have any difficulties in obtaining the coverage, kindly direct them to our insurance broker:

Jennifer Kobelka, Commercial Client Advisor, Commercial Client Service  
Phone: 250.860.2426  
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