



## Reviewing the Facilities Use by Outside Group Policy

In January, 2010 the Diocese implemented a new policy re: the use of Parish facilities by outside groups or individuals. We thought we would review this policy as the number of questions we received at the Insurance Office indicates there is still a good deal of confusion.

First we would note that the complete policy is contained and explained on the "Pastoral Documentation" page on the Diocesan website. Simply click on "Offices" in the upper left, then click "Insurance", then click "Facilities Use". This location also contains copies of all forms required in the policy, namely the Lease Agreement, the Facilities Use Agreement

and the Application for Special Events Liability Insurance.

Events and activities that are part of the parish function or ministry have always been covered under the Protected Self-Insurance Program of the Diocese and they continue to be. Certain activities (such as post funeral gatherings are automatically considered to be parish activities. The Parish Pastor or Administrator has the sole authority to designate other meetings or events as Parish sponsored activities. If the event is a Parish activity then this "new" policy doesn't apply and it is covered under the PSIP

However, when an individual or group is using parish facilities for their own benefit or purposes, then the policy applies. It is felt that any event wherein the group is collecting a fee for or serving alcoholic beverages is an event where the policy applies.



*Remember to clean gutters of leaves & ice buildup*

**The rationale for this policy is simple . Where an outside group is getting the benefit of using your facility for their own purpose, they should be responsible to protect the parish from any liability claims that might result from this use.**

Protection of the Parish and the Diocese can be accomplished by executing the appropriate "Contract" which sets forth clearly that the user will indemnify the Parish and the Diocese and add them both as additional insured's on their insurance policy.

Generally Groups and organizations have their own insurance policies that can be endorsed to add the Parish and the Diocese as insured's for their use. So, for those groups that want to use a portion of your building for limited but regularly scheduled use (i.e., weekly or monthly meetings or basketball leagues), you would utilize a "Facilities Use Agreement". The "Facilities Use Agreement" would also be applicable to

single event use (i.e., Annual Banquet) for a group with their own insurance policy capable of naming the Parish and the Diocese as "Additional Insured's".

When you use a "Lease" or a "Facilities Use Agreement" you also need to obtain a Certificate of Insurance form from the group which provides confirmation that the Parish and the Diocese of Ogdensburg has in fact been added as an "Additional Insured" as called for in their respective agreement.

You might also get requests from individuals to use your facilities for one time events (lasting less than 72 hours) such as a birthday , anniversary party or wedding reception. Individual Home-

owner's policies aren't normally able to add the Parish and the Diocese as additional insured's. Therefore you need to have these individuals complete an "Application for Special Event's Liability Insurance" and forward it to the insurance Office along with their premium check payable to the Diocese of Ogdensburg for the appropriate amount (usually \$100).

We have purchased an insurance policy that will then provide coverage for this one time event covering the Individual holding the event , the Parish and the Diocese.



**DIOCESE OF OGDENSBURG  
INSURANCE & RISK MANAGEMENT  
OFFICE**



*Please report all claims to our office as soon as possible. All loss notices, including work related injury forms can be found on the Diocesan Website under the Pastoral Documentation. It is important that all claims be reported as soon as possible. Also note the NYS Workers' Compensation Board requires that all work related injuries be reported within 10 days. Should an employee become injured while working, please contact our office immediately for assistance in filing the correct forms. We are more than happy to assist you and answer any questions or concerns you may have.*

**WE WISH ALL OF YOU A SAFE AND HAPPY HOLIDAY SEASON**

# CERTIFICATES OF INSURANCE

As always the Insurance Office is happy to issue on your behalf Certificates of Insurance to organizations that request/require them from you as a condition for conducting your activities.

If the requirement is contained in a formal request letter or a Contract, the Insurance Office needs to review a copy of that document to ensure that any grant of "Additional Insured" status is required and justified and that the agreement that you are entering into is acceptable from a "risk management" viewpoint.

A new computer application that has been installed makes it mandatory that we must have the Fax

number of the requesting entity (Certificate Holder) to deliver the Certificate along with their name, and address which has always been the case.

We will need the date of the event, the location and a general description of the event in order to complete the Certificate. If you require a Certificate for leased equipment, please provide a copy of the lease

agreement with a corresponding contract or lease agreement number. If you provide this information at the time of your initial request, (including the organization's fax number), we can process your Certificate quickly and smoothly. As always, if you have any questions, please feel free to contact the Insurance Office at (315) 393-2920 for assistance.

