

POLICY NAME: Trustees Oversight of the DLUC Insurance Program

1. Purpose

1.1. This policy exists to ensure the proper oversight of the insurance program of DLUC.

2. Scope

2.1. The policy applies to the Trustees handling of the insurance program on behalf of DLUC.

3. Policy Statement

3.1. Protecting the assets of DLUC from loss or destruction is done through the transfer of risk to insurance companies. UCC has developed an insurance program in conjunction with a national insurance brokerage firm, which provides a choice of insurance options to adequately protect congregations. The trustees will review the various coverage components of the DLUC insurance program (i.e. building, contents, general & professional liability, crime, boiler & electrical apparatus etc.). Appropriate policy deductibles will be determined based on the financial ability of DLUC to pay these should a loss occur. Any recommendations for placement of insurance coverage not contained in existing insurance policies will be brought to the board for consideration and decision-making.

4. Definitions

4.1. **DLUC:** Deer Lake United Church

4.2. **UCC:** United Church of Canada

5. Responsibility / Owner

5.1. It is the responsibility of the Trustees to see DLUC insurance program matters are properly handled.

6. Legislative Context / External References

6.1. Within the Board of Trustees Section of the United Church of Canada Manual (2004): Section 265 – Congregational Property – “all lands, premises, Real Property and Personal Property acquired for the use of a Pastoral Charge or Congregation of the United Church shall be held, used, and administered under Trust of Model Deed.”

6.2. UCC Web Site: The General Insurance Plan for Congregations of the UCC was established at the request of congregations and presbyteries to the 30th General Council. The United Church of Canada’s Insurance Advisory Committee recommends the Plan to the congregations. This Plan is approved and endorsed by the Financial Services Unit of the General Council Office. This program is administered under the direction of the United Church by Willis Canada Inc. who work with local independent insurance brokers in the set up and administration of the plan.

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Authorized by: DLUC Board

Staff position or organization responsible for authorising the policy

Maintained by: Trustees Chairperson

Staff position responsible for keeping the policy up to date and error free

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7. Associated Documents / Internal References

7.1. None

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