

UCC Protect Program: Third Party Liability

Quick and easy online service:

<https://www.hubinternational.com/en-CA/programs-associations/united-church-of-canada-event-insurance/>

UCC Protect Service Team

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	Low-Risk Activities Automatically covered now	Medium-Risk Activities Online program	High-Risk Activities Online program	High-Risk Activities Not covered online contact HUB	Regular Recurring Users
Brief description	Automatically covered under program (basically self-insured, given \$50k deductible)	UCC facilitates purchase through online with HUB/Markel event facility (options: per-event or multi-events annual)	UCC facilitates purchase through online HUB/Markel event facility (options: per-event or multi-events annual)	Parallel event facility through HUB/Markel (specialty insurer) to segregate risk from RSA to avoid possible impact on United Church program	Should carry their own insurance
Cost for coverage	Automatically covered (cost was \$105/event, now zero)	Fee and release: United Church of Canada church charges a fee for the space Alcohol being served: additional premiums, review details online	Fee and release: United Church of Canada church charges a fee for the space Alcohol being served: additional premiums, review online All sporting activities not organized by the church	Premiums provided once application is approved by carrier	
Types of activities	Choir practice, performances Church groups Funeral receptions Food banks Help group meetings, book clubs, bridge clubs Out of the cold programs Soup kitchens Youth group meetings Outreach programs	Celebration events serving no alcohol ("Baptist" weddings, birthday parties, etc.) One-off group meetings Outside plays, concerts, etc. Sports: badminton, bowling, dance lessons	Sports: , baseball, basketball, curling, field hockey, floor hockey, soccer, softball, volleyball, etc. Activities: line dancing, square dancing	Activities: Exercise classes, karate, kung fu, tai chi, ballet, etc.	Alcoholics Anonymous Scouts Girl Guides User will arrange for their own coverage and provide a copy
Cost	NO cost to congregations holding a policy with UCC Protect	Starting cost \$25 per event Online application	Starting cost \$25 per event Online application	Cost will vary	Certificate of Insurance provided

Third Party Liability

Have you found yourself questioning what type of Third Party Liability is required for what type of activities? Are you constantly fussing over added costs and chasing forms? Let the UCC Protect program save you time and money by simplifying the process. Since January 1, 2019, The United Church of Canada and UCC Protect have been providing this added service for our churches.

Low-Risk Activities

Eighty percent of all church activities are considered low risk. Under the UCC Protect program, these activities automatically receive coverage IF your congregation holds a policy with the program. The following are examples of church activities that are now automatically covered:

- choir practice and performances
- church groups
- food banks
- funeral receptions
- help group meetings, book clubs, bridge clubs
- out of the cold programs
- outreach programs
- soup kitchens
- youth group meetings

Medium-Risk Activities

Only 15 percent of church activities are considered medium risk, where evidence of insurance is requested from the third party naming The United Church of Canada as Additional Insured. The United Church of Canada facilitates purchase through online Hub/Markel event facility (options: per-event or multi-events annual). Requirements of this type of coverage are a rental fee and a release signed by the group renting the space.

Online Third Party Event Liability coverage is for UCC Protect locations only.

- celebration events (weddings, retirement parties, birthday parties): starting at \$25 group
- meetings (nothing to do with church or helping the community): starting at \$25
- outside performances, plays, concerts: starting at \$25
- sporting activities only (badminton, bowling, dance lessons): starting at \$25

Added to above if

- alcohol being served: additional premium starting at \$100

High-Risk Activities: Online

Our statistics show that only 5 percent of all church activities are considered high risk, where evidence of insurance is requested from the third party naming The United Church of Canada as Additional Insured. The United Church of Canada facilitates purchase through online Hub/Markel event facility (options: per-event or multi-events annual). Requirements of this type of coverage are a rental fee and a release signed by the group renting the space for below activities:

- curling, baseball, basketball, field hockey, floor hockey, soccer, softball, volleyball: starting at \$25
- all sporting activities for other groups (not organized by the church): starting at \$25

Added to above if

- alcohol being served: additional premium starting at \$100

High-Risk Activities: Not Online, Contact HUB

These are parallel event facility arranged by HUB through Markel (a specialty insurer) to segregate risk from RSA to avoid a possible negative impact on the United Church program. These types of events require a quote from our UCC Protect representatives.

The cost is determined on a case-by-case basis depending on the degree of risk. Again, if you are insured under the UCC Protect program, you can request a quote for

- dance class, exercise class, karate, kung fu, tai chi, line dancing, square dancing, ballet