

Facility usage by non-parish sponsored groups creates additional liability exposures for the Church & School

When non-parish/school sponsored or affiliated groups use your facilities, additional risks and exposures to loss are created. For this reason, it is important to determine if the potential facility user is an entity sponsored by the parish. When the parish, school, or location does not sponsor the user, additional risk management measures, including but not limited to, insurance coverage, need to be addressed.

Examples of non-parish/school sponsored or affiliated groups include the following:

- Scouts, Knights of Columbus, American Legion, or other similar organizations that use parish facilities for meetings or fundraisers;
- AAU sports teams or non-parish/school sponsored sport classes and clinics;
- Parishioner and non-parishioner families that rent or use parish facilities for wedding receptions, family reunions, anniversary parties, or similar activities;
- Any other organization, municipality, or county association that uses parish facilities for a meeting or function that is non-parish or school sponsored.

Insurance recommendations

When working with a non-parish/school group, we recommend that you obtain a Certificate of Insurance documenting general liability coverage with a minimum of \$300,000 protection. (\$500,000 or \$1,000,000 per occurrence is better). This certificate should name your location and the Diocese of Davenport as additional insured. Note: It is not adequate to obtain a Certificate of Insurance, which names the parish/school only as “additional insured.”

Certificates of Insurance are easy to obtain. The individual, group or business must call their insurance agent to request it. Keep the original

on file in case proof of insurability is required. A copy of the certificate should be sent to Char Maaske, Chief Financial Officer, at the diocesan address.

We also recommend the facility user sign a Facility Usage (or lease) agreement requiring the above minimum liability limits and containing an indemnity agreement.

Parish sponsorship

We are often asked what criteria an organization must meet to be parish/school sponsored or affiliated. In the event of an insurance claim involving a potential non-sponsored activity, the following questions would be asked to help determine if a group was parish/school affiliated.

- Did the parish/school have full control over the group or function?
- Did any costs or fees associated with the function flow through parish/school accounts?
- Was the function open to parish members?
- Was the purpose of the function or group to facilitate learning, raise revenue for the parish/school, or provide a social service on behalf of the parish/school?
- Was the teacher or leader of the group a parish/school volunteer or an employee?

In general, if a group is unable to answer the above five questions in the affirmative, it would not be parish/school sponsored. Accordingly, that group should sign a Facility Usage agreement and supply the necessary documentation.

Further questions or concerns may be directed to:

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