

## **POLICY 3.1.9 Parish Property Insurance**

### **SUMMARY**

1. The Archdiocese is responsible for arranging insurance policies for parish buildings.
  - a. Buildings are appraised every five years, except those valued at less than \$500,000.
  - b. The Archdiocese provides Certificates of Insured Value to all parishes annually.
2. Parishes provide proof of compliance to the insurer each year, for arson risk management and prevention of water damage.
3. Insurance claims are the responsibility of the Finance Administrator. The parish making a claim cooperates in the process.
4. Parishes are provided with tools to help them prevent loss of and damage to parish property.

### **FORMS**

Arson Risk Management Compliance Declaration  
Self-Assessment Checklist for Preventing Water Damage

### **RELATED POLICIES**

3.1.8 Parish Property Maintenance  
3.6.1 Pastoral Help When a Priest is Absent from His Parish

The Parish Finance Councils (PFC) of parishes of the Archdiocese are responsible for the maintenance and repair of parish properties such as churches and rectories. They are also responsible for assuring compliance and cooperation with the requirements of the insurance policies that protect those properties. The Archdiocese has created this policy to assist and support PFCs with these tasks.

#### **1. Insurance policies**

Parishes of the Archdiocese do not individually shop for and purchase property insurance policies. Rather, the Archdiocese purchases these policies through APEX, a reciprocal insurance exchange of the Catholic dioceses in western Canada.

Parish priests and PFCs will consult with the Finance Administrator on property appraisals and insured values of properties.

##### **a. Property appraisals**

Parish buildings are appraised every five years by an appraisal company selected by APEX. The appraised value is the basis on which each PFC, in consultation with the Finance Administrator, determines the insured value of the parish building(s): full replacement value, partial replacement cost, or debris removal.

In circumstances where buildings are valued at under \$500,000, or when improvements are made to buildings, the Finance Administrator may request a property appraisal outside of the five-year cycle.

### **b. Certificate of Insured Value**

Annually, in October, the Finance Section will provide to parishes a Certificate of Insured Value. This document lists the parish buildings and their insured value. The parish priest and PFC review this certificate as soon as possible, to ensure it is accurate and meets the needs of the parish. If the parish priest and PFC find any errors in the certificate, the parish priest will alert the Finance Administrator. The Finance Administrator will take the necessary action to correct the certificate.

In the event that the parish priest and PFC dispute the insured value itself, the parish priest will send a letter to the Finance Administrator, outlining the reasons for the dispute. The Finance Administrator will take steps to satisfy the concerns of the parish, up to and including another valuation by a different appraiser.

These certificates are the property of the parish and are to be kept on file in the parish office.

### **2. “Proof of compliance” documents**

Annually, in October, the Finance Section of the Archdiocese provides to parishes copies of two insurance-related documents: the *Arson Risk Management Compliance Declaration* and the *Self-Assessment Checklist for Preventing Water Damage* (see Appendix A).

The parish priest, with the PFC, will review and complete the forms, including signing them. The parish will return the original forms to the Finance Section by November 30 each year. The parish may keep a copy of the forms for its records.

### **3. Claims for property damage**

All parish insurance claims are handled solely through the Finance Section of the Archdiocese. In the event of property damage, the parish priest or his delegate will contact the Finance Administrator to initiate the claims process. The Finance Administrator:

- acts as liaison for the parish with the insurance claims adjuster;
- gathers all the necessary information from the parish to submit the insurance claim;
- prepares the necessary contracts as required by the insurer to meet the claim decisions;
- assists the parish or, where requested, provides supervision of the construction and/or repair projects;
- communicates regularly with the parish priest or his delegate, providing updates of the claims process;
- meets with the PFC, or otherwise provides information to the PFC, when decisions related to the claims process are required.

The parish priest and PFC:

- provide the initial information for submitting a claim to the Finance Administrator;
- respond promptly to the requests for information from the Finance Administrator for the submission of the claim;
- review the adjustment documents with or at the request of the Finance Administrator and approve the suggested construction and/or repairs;
- monitor and cooperate with the people contracted to carry out the construction and/or repairs;

- communicate regularly with the Finance Administrator, and anyone delegated by the Finance Administrator, throughout the claims adjustment and construction and/or repairs.

#### **4. Protecting against common perils**

The common “perils” covered by parish property insurance include weather events (flooding, windstorms, lightning), fire and smoke damage, sewer damage, and malicious acts by people (vandalism, theft).

APEX and its insurance broker (for Ecclesiastical Insurance) have provided some useful tools for parishes to help protect against damage and loss. These include maintenance checklists of winter and spring, and the “End of Day” checklist for closing the church. Parish priests and PFCs are responsible for ensuring these lists are kept on prominent display and used as intended.

Promulgated on 04 February 2020

## Arson Risk Management Compliance Declaration



In order to document the compliance with the recommendations contained in the Arson Risk Management Policy, please complete the following declaration and return it to the Chancery Office as soon as possible.

	Yes	No	Comments
The church and grounds are inspected regularly to ensure that recommendations detailed in the Policy (p.2-4) are followed	<input type="checkbox"/>	<input type="checkbox"/>	
The "End of Day Checklist" Poster has been displayed in the church	<input type="checkbox"/>	<input type="checkbox"/>	
The Churchwatch Program coordinator has been designated and the recommendations detailed in the Policy (p. 6) are being followed	<input type="checkbox"/>	<input type="checkbox"/>	

Declaration completed by:

\_\_\_\_\_  
Name (Please Print)

\_\_\_\_\_  
Date:

\_\_\_\_\_  
Parish Name

\_\_\_\_\_  
Location#

\_\_\_\_\_  
Address of Parish



## Self-Assessment Checklist for Preventing Water Damage

Parish Name: \_\_\_\_\_

Location: GM - \_\_\_\_\_

Address: Smith, AB

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

### Instructions:

1. Assign overall responsibility to a person with authority to oversee the process.
2. Review this plan annually.

Item	Yes	No	Actions/Comments
1. Is there a written plan detailing what to do in the event of water leak?	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do all staff and volunteers responding to a leak know where the valves are located and how to turn them off?	<input type="checkbox"/>	<input type="checkbox"/>	Tag or placard valves for easy identification. Instruct staff/volunteers to immediately notify the Parish office when any type of dripping, leakage or clogged drain is found.
3. Are pipe diagrams or prints up to date and do they show the location of water shut off valves?	<input type="checkbox"/>	<input type="checkbox"/>	
4. Are small leaks promptly repaired?	<input type="checkbox"/>	<input type="checkbox"/>	Small leaks may be a sign of hidden corrosion or other problems with potential for growing into catastrophic leaks.
5. Is the cause of every leak analyzed to determine if it was an isolated occurrence or a symptom of a system-wide problem.	<input type="checkbox"/>	<input type="checkbox"/>	
6. Hot water tanks need to be replaced every 10 years. Can you confirm that your hot water tank is less than 10 years old? Check for signs of corrosion of the tank.	<input type="checkbox"/>	<input type="checkbox"/>	If not, replace it and write the installation date on the tank.
7. Are there trays around any tanks or vessels to contain or effectively carry away leaking fluids to a drain?	<input type="checkbox"/>	<input type="checkbox"/>	
8. If any part of the property is exposed to potential flooding, is there a formal flood emergency plan or similar flood preparation plan?	<input type="checkbox"/>	<input type="checkbox"/>	
9. Are roofs and eavestroughs inspected regularly (annually and after severe storms) for damage or deterioration, such as cracks, splits blisters, separation, debris, holes or other potential sources of leaks. Eavestroughs need to be cleared twice a year.	<input type="checkbox"/>	<input type="checkbox"/>	
10. Are there any ice dams, roof leaks or evidence of pooling on the roof? If so, indicate the reasons and the repair schedule.	<input type="checkbox"/>	<input type="checkbox"/>	
11. Are there any areas directly adjacent to the building where rainwater can accumulate during heavy rains? Eavestroughs, landscaping planters next to a grade wall and windows are examples of areas where water can pool and find its way into the building.	<input type="checkbox"/>	<input type="checkbox"/>	
12. Have all records and valuable articles been moved off the floor and on to shelving.	<input type="checkbox"/>	<input type="checkbox"/>	
13. If the building is sprinklered, is the system checked & serviced annually by a qualified contractor?	<input type="checkbox"/>	<input type="checkbox"/>	