



UMI INSURANCE TIP SHEET

USE OF CHURCH PROPERTY BY OUTSIDE GROUPS

United Methodist Insurance's only mission is protecting the property and ministries of The United Methodist Church. Our service provider Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding the use of your church property by outside groups:

- A group holding an activity at your church should provide evidence of insurance by providing a certificate of liability.
- Groups leasing space from the church should have the church named as additional insured on their insurance policy.
- Leases should also include an indemnification and a hold harmless agreement in favor of the church.
- A leasing agreement should include who will be responsible for maintenance and housekeeping regarding the space being used.
- Be sure the group using your property is aware of and understands all restrictions and hazards.
- Complete a safety checklist before turning over the care and control of the property.
- Check with your conference to determine if approval is needed for leases more than one year in length.
- Users should ideally be non-profit organizations such as AA, Boy Scouts, etc.
- Additional guidance on the leasing of church property can be found in Section IV of GCFA's Legal Manual www.gcfa.org/gcfa/legal-manual.

The policy offered by United Methodist Insurance reads as follows: "Insured" includes:

"Your" member or volunteer, but only for liability incurred while engaged in activities authorized by and performed on behalf of "you."

We pay all sums which an insured becomes legally obligated to pay as damages due to bodily injury...caused by an occurrence which takes place in the coverage territory, and the bodily injury or property damage must occur during the policy period.

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.



United Methodist Insurance

Property & Casualty Coverage for Your Ministry

THE UNITED METHODIST CHURCH

Enrollment Center **855-606-6505**
Service Center **800-293-3525**
www.uminsure.org