



01

**CYBER LIABILITY**

Your church is on Facebook. Your Church has a website. Maybe your church is even set up to receive donations on line. Every exposure to the internet increases your risk that data and information may be stolen. With the new Privacy Breach Reporting Regulations coming into force November 1st of this year, you need to know what your responsibilities are and what to do to keep information safe.

02

**EQUIPMENT BREAK DOWN**

We're a church. Why do we need this coverage? We don't have any equipment? Do you have a kitchen with a fridge and a freezer? Do you have sound equipment or Computers? What about an electrical panel? Is your church wired for sound? What if you experience a power surge and it damages your entire system, everything plugged in and the electrical panel? Learn more about Equipment Breakdown coverage at our session.

03

**USE OF PREMISES**

Churches rent or allow people to use their facilities all the time: to the local 4-H group, Guides, a parishioner for an anniversary celebration...the list goes on. But what happens if there is an incident? What happens if one of those 4-H children are injured on your premises? Where does the liability lie? Do outside users of your facility need their own insurance? What are best practices?

04

**SLIP AND FALL**

Real court case: A woman fell in a North Vancouver supermarket after slipping in a puddle of spilled laundry soap, is no longer employable and entitled to \$375,000 for loss of future capacity. Why did the Supermarket lose their case? There was insufficient evidence that they were following the safety policies they had in place. Does your church have policies and procedures everyone signs off on, but they sit in a binder on a shelf and nobody follows them? Think Snow Removal and Abuse Policies.

05

**TRANSPORTATION & MISSIONS**

You've decided to take the Youth Group to New York to volunteer at a hostel for a week. There's an accident while driving in New York. Youth Group members and a Third Party are injured. Did you tell your Insurance broker you were going? Do you have the right insurance to cover the litigation that may follow? What if the judge does not find in your favor and awards the Third Party \$500,000.00 in damages? Where does this money come from? What policies and procedures should be in place to ensure the safety of staff, volunteers, and participants in cross border or interprovincial travel?