

PROTECTING OUR CHURCHES

Certificates of Insurance

What is a certificate of insurance?

A certificate of insurance is a form that verifies a policy has been written for the named insured and states the general coverage of the policy and shows the policy period.

What is an Additional Insured?

When our insured is using someone else's facility, that property owner may ask the church to provide evidence of insurance and be named as an additional insured. The certificate is a statement that the property owner will be covered for property damage and bodily injury caused by your negligence when using that facility. Our coverage will be primary for any organization listed as an additional insured and pay any defense and indemnity costs.

Why should we list the dates and location of our events on a certificate?

We list dates when we are using a facility for an event. The insured is responsible for property damage and bodily injury only during the dates on the certificate.

When should we ask others for a certificate?

A certificate will also protect you when an outside organization uses your facility. You should request that the certificate specify the activity, date and location of use. The outside organization should name you as an additional insured. This will make their insurance primary while they are using your facility.

Are we protected when outside organization use our facility?

Yes, if your church is a participating member of the United Christian Insurance Group program. Your policy will respond to claims brought against the church.

Can an outside group be covered under our policy?

No, outside groups need to purchase their own liability insurance. The church should require all outside groups using the church facility to provide evidence of liability insurance for \$1,000,000. The church should be named as additional insured on the certificate of insurance.