



DIocese OF OGDENSBURG

Insurance Claims and Risk Management Office

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USE OF PARISH FACILITIES BY OUTSIDE GROUPS

The Diocese of Ogdensburg recognizes that parishes perform an important community function by allowing use of their facilities by individuals or groups. When such facilities use is permitted the risk exposure to the parish (the likelihood of a liability claim being brought against the parish and/or the diocese) increases.

The Diocese of Ogdensburg's Protected Self Insurance Program (PSIP) provides liability coverage to the diocese and its individual parishes for exposure involved in any and all activities conducted, sponsored or permitted by the parish. However, in an effort to protect PSIP from the increase in the risk exposure when outside use of parish facilities is permitted, the Diocese of Ogdensburg implements the following policy.

Lease Agreement

Any time the parish leases space to a commercial, not-for-profit or governmental entity on a long-term basis a formal lease agreement must be executed. The agreement must state that the tenant is responsible to indemnify and hold harmless the Diocese of Ogdensburg and the parish for any claims arising out of their occupancy of parish facilities. The diocese and parish must also be named as additional insureds under the tenant's insurance policy. A minimum of one million dollars of liability coverage must be provided under the terms of the tenant's insurance policy.

In an effort to help protect vacant parish property (i.e., a rectory) a parish may elect to lease such property as a residence to an individual or family. In such circumstances a lease agreement between the parish and the tenant is to be executed. The agreement must state that the tenant is responsible to indemnify and hold harmless the Diocese of Ogdensburg and the parish for any claims arising out of their occupancy of parish facilities. The diocese and parish must also be named as additional insureds under the tenant's insurance policy. A minimum of one million dollars of liability coverage must be provided under the terms of the tenant's insurance policy. The agreement must also state the terms of apportionment of certain costs (i.e. utilities, trash removal, snow removal, salting, etc.)

Facilities Use Agreement

A Facilities Use Agreement shall be executed when parish facilities are to be used on a regularly scheduled basis by entities or organizations that have their own liability insurance coverage. The agreement shall state that the user shall indemnify and hold harmless the Diocese of Ogdensburg and the parish for any claims arising out of the user's occupancy of the parish facilities. The Diocese of Ogdensburg and the parish shall be named as additional insureds under the user's insurance policy. Examples of such organizations include: Boy Scouts, Girl Scouts, Knights of Columbus.

There are occasions when outside use of a parish facility might be considered a parish sponsored event or an extension of the ministry of the parish. In such circumstances the execution of a Facility Use Agreement is not mandatory. Examples of such outside use:

- Post funeral gatherings
- Meetings of Alcoholics Anonymous, Alanon or similar groups
- Other meetings whose general purpose is to improve the life or foster the spiritual growth of the community

Designation of the use of facilities as a ministry of the parish shall be at the discretion of the pastor.

Special Events Liability Insurance

On occasions when individuals or groups desire use of parish facilities for a limited period of time (generally less than 72 hours) the user shall apply for Special Events Liability Insurance unless insurance coverage can be obtained that provides coverage to the Diocese of Ogdensburg and the parish by other means. This would typically apply to events held or sponsored by individuals or a family having only Homeowner's Insurance and thus does not have the ability to name the diocese and the parish as an additional insured under their insurance policy. Examples of such events are wedding receptions and parties to celebrate anniversaries, birthdays, or other special occasions.

When Special Events Liability Insurance is required, the individual/group shall complete an application for such coverage and submit it, accompanied by the insurance premium (\$100 per event) for this coverage, to the Diocese of Ogdensburg's Insurance Office within 72 hours of the event.

Special Events Liability Insurance provides liability coverage to:

- The people hosting the event
- The parish
- The Diocese of Ogdensburg

Purchase of Special Events Liability Insurance is mandatory if the individual/group hosting the event are non-parishioners of the parish.

The individual or group is also required to execute a Facilities Use Agreement with the parish.

The purchase of Special Events Liability Insurance does not prohibit the parish from requiring payment of a fee for the use of parish facilities.

Parish facilities shall not be used by outside groups for activities which are contrary to the teachings of the Church.