



To: Episcopal Diocese, Parishes & Missions
Re: *Inflatables (Bounce Houses)*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations in regard to the use of *inflatables* at church-sponsored events.

- ✓ Require the rental company providing the inflatable to provide *proof of insurance*.
- ✓ *Before setting up the inflatable, check its condition* to make sure there are no rips or holes.
- ✓ When setting up the inflatable, choose a flat area and place a tarp on the ground to *protect the bottom* against rips or holes.
- ✓ The inflatable should be *staked and weighted down*.
- ✓ The inflatable should be *fully inflated* and not sagging; this will increase the likelihood that children will not land on each other.
- ✓ Only children of *similar sizes and ages* should use the inflatable at the same time.
- ✓ *Limit the number of children* using the inflatable at any one time.
- ✓ Remove children who are *tired* and therefore more likely to be injured.
- ✓ Provide *adult supervision* (two or more adults are preferable) at all times; place an emphasis on *avoiding rough play*.

The policy offered by CIAC 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.

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

For more information go to www.myparenttime.com/articles/article1.shtml

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.

CIAC does not endorse the myparenttime.com website and is not responsible for the content of that website.



To: Episcopal Diocese, Parishes & Missions
Re: *Liquor Liability*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding *liquor liability*:

- ✓ Avoid serving alcohol to anyone under the age of 21 by *checking identification*.
- ✓ Do not serve someone who appears to be *inebriated*.
- ✓ Institute a *drink limit*.
- ✓ Make sure *non-alcoholic beverages* are available.
- ✓ Limit events to within a certain *timeframe*.
- ✓ When an outside party uses your premises (such as a wedding), the church may require a *certificate of insurance* from the vendor.
- ✓ *Check licensing requirements* and determine if your organization is required to secure a liquor license.
- ✓ Consider the use of a *professional bartender* and the requirement that they provide a certificate of insurance showing coverage for liquor liability.
- ✓ Make *designated drivers* available to anyone who appears inebriated.

The policy offered by CIAC reads as follows:

“We do not pay for bodily injury, personal injury or advertising injury for which any insured may be held liable by reason of:

- a. causing or contributing to the intoxication of a person;
- b. the furnishing of alcoholic beverages to a person under the influence of alcohol or under the legal drinking age; or
- c. a law or regulation relating to the sale, gift distribution, selling or serving alcoholic beverages.

This exclusion applies if you are in the business of manufacturing, distributing, selling or serving alcoholic beverages.”

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.



To: Episcopal Diocese, Parishes & Missions
Re: *Automobiles used for church sponsored activities*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding renting or using personal autos for church-sponsored activities:

- ✓ Drivers should be between the ages of *25 and 70*.
- ✓ *Background checks* should be conducted on all drivers.
- ✓ Use two drivers on long trips, sharing the driving to avoid fatigue.
- ✓ Be sure there is a dedicated adult responsible for *supervising children*.
- ✓ Complete a *vehicle inspection checklist* before all church-sponsored trips. Check lights, blinkers, tires, fluid leaks, etc.
- ✓ Determine *maximum speeds* that all drivers are not to exceed.
- ✓ All drivers should *stop at all railroad crossings*, driving as though they expect a train on the tracks.
- ✓ Cancel all trips when driving hazards such as *fog, high winds, heavy rains, or severe wind conditions* exist.
- ✓ *Avoid nighttime* driving whenever possible, since things may appear different than they do in daylight conditions, causing difficulties.
- ✓ Strictly prohibit *cell phone use* while driving.
- ✓ All occupants should *always wear safety belts*.
- ✓ Always drive with *headlights on*. Automobiles with headlights on during daylight hours are visible from three times further away than cars that do not have their lights on.
- ✓ Use of *15-passenger vans is not recommended*.
- ✓ The purchase of *additional liability coverage from rental agencies* is suggested.
- ✓ Leave an *itinerary* with someone at the church; include the route, expected time of travel, and contact numbers.

The policy offered by CIAC reads as follows:

Non-Owned Auto Liability Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “non-owned auto” in “your” business.

Hired Auto Liability Coverage L is extended **to apply to “bodily injury” or “property damage”** arising out of the use of “hired” in “your” business.

We hope that the information provided here will help your church provide your parishioners and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525

For more information please go to www.nhtsa.dot.gov/



To: Episcopal Diocese, Parishes & Missions
Re: *Use of church property by outside groups*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations in regard to 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 a *hold harmless provision* between the two parties.
- ✓ There should be an agreement as to who will be responsible for *maintenance and housekeeping* regarding the space being used.
- ✓ Be sure the group using your property understands any *restrictions or hazards* that they need to be aware of.
- ✓ Complete a *safety checklist* before turning over the care and control of the property.
- ✓ *Check with your diocese* to determine if approval is needed for leases over one year in length.
- ✓ Users should typically be *non-profit organizations* such as AA, Boy Scouts, etc.

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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.

We hope that the information provided here will help your church to have a safe and successful event. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

More information may be found at:

www.churchpublishing.org/index.cfm?fuseaction=product&ProductI=433



To: Episcopal Diocese, Parishes & Missions
Re: *Water Activities*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding church-sponsored *water activities*:

- ✓ *Never leave a child unsupervised around water.*
- ✓ *Never allow participants to swim alone.*
- ✓ Only allow participants to swim in areas supervised by a *lifeguard*.
- ✓ Participants should understand your requirement to *read and obey all signs*.
- ✓ An adult experienced in *CPR* should be present at all activities involving children and water.
- ✓ Children should be tested on skill level. Inexperienced swimmers should stay no deeper than waist-deep, and non-swimmers should be required to wear *personal floatation devices*.
- ✓ Stop activities at the *first signs of bad weather*.
- ✓ A *safety inspection* should be completed before the use of watercraft.
- ✓ Never combine events that include *alcohol* and water activities.
- ✓ *Do not allow head-first diving at pools, lakes, and rivers.*
- ✓ *Do not allow the use of personal watercraft* (i.e., Jet Skis)
- ✓ When boating, leave an *itinerary* with someone at the church; include the route, expected time of travel, and cell phone numbers.

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For more information please go to www.redcross.org



To: Episcopal Diocese, Parishes & Missions
Re: *Parish Nurse Programs*

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations concerning your *parish nurse* program:

- ✓ A church may *request a copy of the nurse's professional liability coverage.*
- ✓ Position your program to *focus on health, disease prevention, and spiritual well-being*, and help parishioners make decisions that lead to wellness.
- ✓ *Refer diagnosis and treatment* to medical professionals.
- ✓ Non-medical *volunteers should be required to act under the supervision of a professional* when rendering services.
- ✓ Patient *records should remain confidential* and be secured in a locked or protected file.
- ✓ Parish nurse programs may consider adopting the American Nursing Association's (ANA) *Scope and Standards of Parish Nursing Practice.*

The policy offered by CIAC reads as follows:

"Incidental Medical Malpractice Injury

1. We cover bodily injury arising out of the rendering or failure to render the following services:
 - a. Medical, surgical, dental, x-ray or nursing services or treatment or the furnishing of food or beverages in connection therewith; or
 - b. The furnishing or dispensing of drugs or medical, dental or surgical supplies or appliances.
2. This coverage does not apply to:
 - a. expenses incurred buy an insured for first aid to others at the time of an accident;
 - b. an insured or an employee engaged in the business or occupation of providing any of the services described under 1a and 1b above; or**
 - c. injury caused by an indemnitee if such indemnitee is engaged in the business or occupation of providing any of the services described in 1a or 1b above."

The nurse who is performing these services is not covered under our policy and needs to purchase professional liability insurance.

We hope that the information provided here will help your church provide your parishioners and community with a successful program. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

For more information please go to www.proliability.com/ana.

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