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IMPORTANT UPDATE: “UCC PROTECT” Directors & Officers Liability Insurance

Dear Friends:

All United Church congregations and pastoral charges continue to be covered for Directors & Officers Liability Insurance (D&O). It makes sense to pay one “umbrella” premium nationally for the benefit of all, and to do so for the foreseeable future. This coverage is renewed annually, effective December 1.

This approach to D&O coverage has been in place for many years for church staff and volunteers serving the General Council, Conferences, and presbyteries. It is now extended to congregations and pastoral charges as well.

Five years ago we implemented this form of umbrella D&O covering the directors, officers, trustees, employees, and volunteers of all congregations, reducing the premium to a fraction of what it would take for everyone to purchase this coverage individually. This was offered at no cost from 2010 through 2013. In 2014 we piloted an attempt to recover the costs of this program, but this has proven to be an administrative challenge and not cost-effective, while leaving many congregations unknowingly uncovered. Accordingly, we are reverting to the original approach for D&O.

The umbrella, all-inclusive concept also has considerable potential to reduce premiums for all commercial coverages (Property-Boiler, General Liability/Umbrella/Crime) and simplify the related administration for congregations. The principle of insurance is to use the premiums from the many to pay the losses of the few. Many organizations have implemented an umbrella program to minimize brokerage and administrative costs and spread the risk over the greatest possible number of participants.

No action is technically required to confirm this D&O coverage. It is automatic. We do hope, though, that congregations that do not insure their properties through UCC Protect will consider obtaining a UCC Protect proposal when renewing their insurance coverage. If an umbrella approach were undertaken, premium reductions would be based on current premium levels.

If you would like a copy of the Certificate of Insurance for your files, just let us know. If you have any questions or concerns about this initiative, please contact Virginia Morato (vmorato@united-church.ca; 1-800-268-3781 or 416-231-7680, ext. 3062) or myself. We continue to seek opportunities to reduce costs and simplify processes for all of our church volunteers.

Blessings,

Erik Mathiesen
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