



March 18, 2022

To Trustees, across Canadian Shield Regional Council, The United Church of Canada:

First and foremost, I write to you to say “Thank You” for the very important work you do on behalf of the United Church in our Region.

On behalf of the Property Resource Team for the Canadian Shield Regional Council, I write to you in order to bring your attention to the very important matter of insurance for your properties.

In April of 2021, a new “Congregational Board of Trustees Handbook” came into effect. If you have not seen it, it is available from the General Council website.

At the bottom of page 18 in the Handbook is a paragraph which states...

*While our polity is silent on trustees' responsibility for insurance, the law courts have held that any trustee who fails to insure the trust property adequately is deemed personally to be the insurer. In other words, the trustee is personally liable for any insurance loss. In Quebec, where trustees are regarded as mandataries administering the property of The United Church of Canada, the same duty applies.*

PLEASE do not panic at hearing this. Please take some concrete steps to make sure that you have “adequate insurance in place.

As you prepare for your annual meetings, here are some steps you should/could consider:

1. Speak with your insurance provider and ask them if you have an up-to-date valuation for your property?
2. Is your insurance coverage adequate to cover that valuation?
3. Is your congregational Liability insurance up to date? Adequate?

In terms of “Directors and Officers Liability,” the chart on page 19 of the same handbook points out that coverage in this area is provided and paid for through the General Council Budget for the whole denomination.

In these changed and changing times we are encouraging you to be proactive and to make sure you have adequate insurance for your churches and are in the best possible situation as we go forward.

We again thank you for the work you are doing. We pray that you are and will stay healthy and safe.

(Rev.) Gordon Roberts

Lead

Property Resource Team

Canadian Shield Regional Council