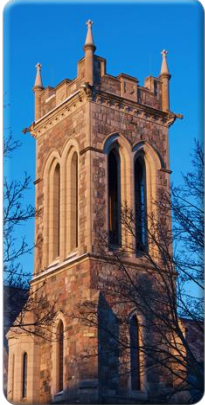




A Century of Service
and Benefits for
the Episcopal Church



Extending Ministry Footprint through Building Use



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Episcopal Church Foundation
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Why are Churches Expanding their Building's Usage

- Declining pledges
- Increased operating costs
- Maximize use of unoccupied buildings



Types of Extension Ministries

- Thrift Stores
- Sports Clubs
- Community classes
- Daycare/Preschool
- Community farming
- Shelters
- Soup Kitchens



Things to Consider When Signing a Lease Agreement

- Lessee has adequate primary insurance (\$1 Million)
- Avoid a hold, harmless in most situations
- Avoid a waiver of subrogation in most situations
- Tax consequences, depending on use
- Avoid jeopardizing not-for-profit status
- Seek legal advice



Balancing Risk with Reward

- Vestries should understand with more activity comes a greater risk
- Important to assess risk with a property walkthrough
- Review your liability limits
- Review coverage for both church sponsored activities as well as those operations on your property that you do not control
- A safer place to worship means a reduction in claims



Outside Groups—Tip Sheet

- **Groups leasing space from the church should have the church named as additional insured on their policy**
- **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 applicable restrictions or hazards**
- **Complete a safety checklist before turning over the care and control of the property.**



Host Liquor Liability—Tip Sheet

- **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**

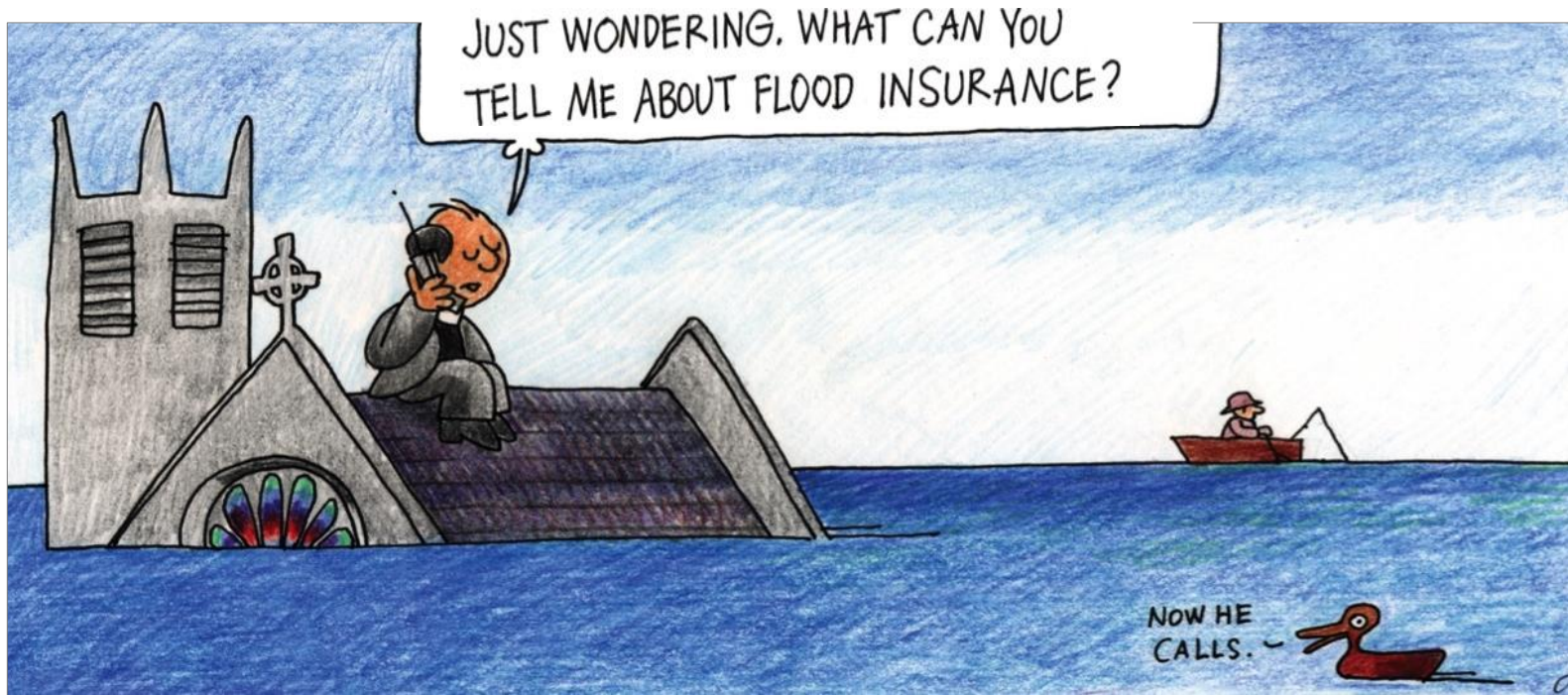


Additional resources at churchinsurance.org

- Safety & Insurance Handbook for churches
- Risk Management brochures, posters, tip sheets and checklists
- Subscribe to the *The Good Steward* electronic risk management newsletter for Episcopal Churches



Questions and Answers



How to Reach Us

For Customer Service
(800) 293-3525



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