



UMBRELLA LIABILITY

Recent multi-million dollar liability suits have been a wake-up call for Christian charities in Canada!

In one suit, plaintiffs are seeking damages in excess of \$11,000,000 related to fatalities and injuries resulting from an accident involving a personally owned automobile transporting teenagers to a youth rally. In the other liability suit, an individual plaintiff is seeking \$17,000,000 in damages from an injury suffered due to a fall from a balcony during a short-term missions trip, resulting in quadriplegia. One of the most frequently asked questions by leaders of churches and Christian charities is, “Do we have enough liability insurance?” While most organizations carry General Liability coverage in the amount of \$1,000,000 or \$2,000,000, such limits may no longer be adequate in light of the size and frequency of civil damage judgements being awarded in Canadian courts. That is the reason why all church and charity General Liability policies issued through *Church Protection Plus* now contain a minimum limit of \$5,000,000.

However, liability limits should be chosen carefully to reflect the nature, scope and scale of your organization’s ministries and activities, and even a \$5,000,000 coverage limit may not be enough!

Churches and charitable organizations conducting sports and recreation activities, schools, daycares and children’s and youth programs may be particularly susceptible to catastrophic and multiple injury claims. Ownership and/or use of automobiles, vans and buses can also greatly increase an organization’s potential legal liability exposure.

Many of our churches and Christian charities are increasing their combined liability protection to as much as \$10,000,000, \$15,000,000 or even \$25,000,000 to avoid insurance coverage shortfalls in meeting future legal liability obligations. These shortfalls could jeopardize the assets and continued existence of the organization, as well as the personal assets of directors and members.

The additional protection provided by Umbrella Liability is available for a minimum cost of \$250 annual premium for \$5,000,000 additional coverage and \$350 annual premium for \$10,000,000 additional coverage, depending on your organization’s size and operations.

WE’RE HERE TO HELP!

For more information or an exact premium quotation for any of these coverage options, please contact us at 1-800-640-0933 or churchinsurance@robertsonhall.com

www.robertsonhall.com

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