



ACCESS

Outside User Group Insurance



What is ACCESS coverage for?

An ACCESS policy provides Commercial General Liability protection for eligible Outside User Groups or Individuals that covers legal liability at the Insured premises for;

1. Bodily Injury to those attending and/or participating at your event, and;
2. Property Damage to the Insured premises you are renting or using for your event.

Organizers and supervisors of the insured Outside User Group will be covered in the event of a lawsuit for insurable Bodily Injury or Property Damage.

Who is eligible for ACCESS?

ACCESS Outside User Group Program is intended for the specified events of individuals or informal groups who rent and/or occupy the premises of churches and charitable organizations insured with Church and Charity Protection Plus through Robertson Hall.

How can I apply for coverage?

You may complete the online application found on our website or we would be pleased to send you an application via email.

How long does it take to process and receive my Certificate of Insurance?

Upon completion, receipt and approval (including payment) of the Application we can issue Certificate of Insurance within 24 hours.

My event is next year, can you issue coverage?

Please note that we issue coverage a maximum of 90 days in advance of an event.

Why is credit card the only payment?

Due to underwriting restrictions, time restraints and processing requirements payment by Credit Card works most efficiently.

Why can't you cover small churches and charities under ACCESS?

Coverage is restricted to only a specified location and operations and premises and does not cover any other operations, ministries, events or programs away from those premises.

As a church or charity, your organization will have other operations and other one-time, temporary or permanent rented or occupied premises at which you operate. For example, this could include picnics, youth nights, cell groups, home offices, fundraisers, pastoral care and visitation, weekend retreats, off-premises transportation, short-term missions, etc. The ACCESS program is not designed to protect your church or charitable organization and its leaders for the liability risks associated with any such other operations or premises. It also does not provide Directors and Officers Liability or Abuse Liability coverage. We would be pleased to provide a quotation for full 24/7 365 coverage for your organization and board members through Church and Charity Protection Plus. Please go online and complete a Quotation Request form <http://www.robertsonhall.com/church-insurance/quote/quick-quote.html> or request one directly from our office.

Can we as the renting church apply and pay for ACCESS for the Outside User Group for their rental fee & insurance?

Yes, however when applying for ACCESS please make sure to include the Outside User Group as the Applicant and your organization's name, CPP policy number and email as the contact, so that we provide the quote to your office and not to the rental group.

Can we as the renting church have one single ACCESS Policy to cover all the Outside User Groups that want to use our facilities?

This is not possible, practical or advisable. Firstly, because the cost of ACCESS

Insurance coverage is based on length of time, number of participants and description of activities for each user group. Secondly, each policy is issued in the name of the user group so that any liability claims are kept on the user group's policy and not held against the claims record of your organization as the host church or charitable organization. Thirdly, it would be detrimental to each user group as the limit of coverage included would be shared among all groups and multiple liability claims in a single policy period might affect the overall coverage available.

Why can't you provide coverage to our Group at a location other than one owned by a client organization of Robertson Hall Insurance?

The ACCESS Outside User Group Insurance program was developed to allow easier access to affordable special event liability coverage to persons/groups exclusively using or renting premises that are Church and Charity Protection Plus clients, for the convenience and protection of both the user group and the host organization. If your group is looking for special event liability coverage at a venue that is not owned by one of our client organizations, there are other special event liability insurers e.g. www.palcanada.com/en/special-events-liability

I am a small business and wish to rent space, can I receive coverage through ACCESS Insurance?

The ACCESS Outside User Group Insurance coverage is not suitable insurance protection for your Business Operations. Please contact a local Insurance Broker or Agent in your area for Commercial General Liability Coverage.