

# **INSURANCE CLAIMS MANUAL CHURCHES OF THE ANGLICAN DIOCESE OF TORONTO**

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## Role of Marsh in Claims Assistance

As insurance brokers for the Anglican Diocese of Toronto, **Marsh Canada Limited** is available to assist in all claims that might occur at your church or other property.

**Marsh Canada Limited** works with Ecclesiastical on the Anglican Diocese of Toronto's behalf and is available to counsel and otherwise assist on any claim matter. **Marsh Canada Limited** is available to answer any questions you may have.

Ecclesiastical adjusts and settles claims. **Marsh Canada Limited** is available to assist in serious claim situations or catastrophic circumstances, to see that insurers act promptly and in the best interest of the church throughout the life of the claim.

In the event of a coverage dispute, **Marsh Canada Limited** will advocate on the Diocese's behalf.

Other functions performed by **Marsh Canada Limited** include:

- Reviewing of all claims reports to ensure prompt reporting to Ecclesiastical.
- Assisting the church in complying with insurance policy conditions. Failure to comply with the strict requirements of insurance contracts could prejudice the Insurer's rights and put the Church's claim settlements in jeopardy.
- Communicating with the appropriate people at the church to make sure hazardous conditions are corrected before they cause further problems.

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## Procedures

### Claims Handling Procedures

#### *Liability Claims*

- All potential claims to be reported to Ecclesiastical with a copy to **Marsh Canada Limited**
- Ecclesiastical will screen the claims report and set up a file if necessary
- Ecclesiastical will advise the church when file is opened
- Ecclesiastical will investigate the claim and report on progress
- Ecclesiastical will effect settlement of liability claims for all third party bodily injury claims

#### *Property Claims*

- All potential claims to be reported to Ecclesiastical with a copy to **Marsh Canada Limited**
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- Ecclesiastical will investigate the claim and report on progress
- Ecclesiastical will effect settlement of liability claims for all third party bodily injury claims

## Incident Reporting Procedures

Serious accidents or losses should be reported by Telephone, or email or Fax immediately to:

### **Ecclesiastical contact details here**

In **EMERGENCY** situations (very large and/or serious losses) occurring outside normal business hours and on weekends immediately contact:

Ecclesiastical Insurance – Claims Alert Center

Telephone: 1-888-693-2253

Fax: 416-484-6352

### *Completing Insurance Incident Reports*

All incidents; any event which could potentially result in a claim being made against your insurance policies, must be recorded by completing an "Insurance Incident Report" (see Appendix). The "Insurance Incident Report" should describe complete details concerning an incident at the time it occurs. Please indicate your church name.

Retain a copy for your records.

**If you wish to discuss any claims matter with your Marsh Claims Consultant, please contact:**

**Marsh Canada: 1-855-627-7454**

**E-mail: [toronto.claims@marshcanadaclaims.com](mailto:toronto.claims@marshcanadaclaims.com)**

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## Property Losses

An **Insurance Incident Report** must be completed immediately and forwarded as per the previous instructions. When completing the **Insurance Incident Report**, it must contain sufficient details as to the circumstances, description of the property damaged, and if possible, an estimate of the cost of the loss.

Property losses include all losses or damage to **Property owned by or for which the church is responsible for managing**, such as buildings, contents, stock, equipment, etc. caused by fire, water, windstorm, flood, etc.

The church is expected to protect its own or managed property from further loss or damage. If repairs are initiated prior to inspection of the damaged property by the insurer or adjuster, special care must be taken to retain the damaged property for the insurer's inspection at a later date, **(this should only be done in emergency circumstances to reduce the loss)**.

It is very important to protect and save damaged property that may still have some sale value. The proceeds of the sale of such property belong to the insurer to offset the loss it pays.

Where possible take photographs of all damaged property.

If required the appropriate civil authorities should be notified as well as any individuals responsible for the damage.

### **In the event of Water Damage:**

Ensure that tenants move all furniture off the carpeting, or place aluminium foil between the carpeting and the legs of the furniture. Immediately undertake to remove the water with whatever services are available.

### **In the event of Fire Damage:**

Board all open windows and doors that cannot be closed as a result of the fire. Contain the smoke damage to the fire area if practical without exposure to human life.

### *Procedures for Substantiating a Claim*

Every effort should be made to isolate and record loss-related costs: - emergency clean-up, labour and supplies costs for the church personnel and outside contractors.

All supporting documentation (estimates, bills, expert reports, photographs etc.) when available should be sent to Ecclesiastical.

If required, **Marsh Canada Limited** will handle or assist in settlement negotiations and with the finalization of the claim with Ecclesiastical.

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## Liability Incidents

### *Do Not Admit Fault*

An **Insurance Incident Report** must be completed immediately and forwarded as indicated previously.

Liability incidents are accidents that cause **Bodily Injury** or **Property Damage** to a **Third Party**. These normally occur at the church location; in the building, outside on sidewalks, driveways, or parking lots. These **do not include injury to employees**. Such injury is covered under Workers' Compensation. In case of injury to employees, please call the Human Resources Department at the Diocese if you need guidance on the process to be followed.

### *Incidents Involving Bodily Injury*

If an accident occurs involving an injury, no matter how serious, immediately ask if the injured person requires medical attention. **If they do, call an ambulance, the nearest hospital or an emergency medical organization for assistance.**

**Do not try to move or transport the injured person yourself. (Do not attempt to treat the injured person(s))** unless you perceive a life threatening situation and are fully trained and certified to do so (e.g. CPR).

Gather the information necessary to complete the **Insurance Incident Report** including any witness details or statements. However, do not unnecessarily detain the injured person.

**Medical attention is the primary concern.**

Thank the injured person for their patience and understanding, and ask them to call if any questions or problems arise. Although the goal is to prevent accidents, it must be recognized that they will occur. Once they do happen, the primary concern is the well-being of the injured party, which is accomplished through prompt, efficient and courteous treatment.

Do not discuss the accident with anyone except those authorized by the Anglican Diocese of Toronto, Ecclesiastical Insurance or **Marsh Canada Limited**, and then only after they have properly identified themselves.

Any person acting on behalf of the injured person should be referred to Ecclesiastical.



### *Special Instructions for Liability Incidents*

Immediately after the incident, inspect the exact location of the incident. If a housekeeping deficiency existed at the time of the accident. (i.e. wet floor, iced walkways, etc.) which may have contributed to or caused the accident, make sure it is corrected immediately and note this on the Insurance Incident Report accordingly.

If you believe a physical deficiency other than housekeeping (i.e. broken pavement, cracked linoleum, etc.) may have caused the accident, send a memo attached to the Insurance Incident Report to the Diocese. Your comments will be promptly reviewed and remedial action taken if deemed necessary. If you believe someone else is responsible for the accident be sure to include details in the Insurance Incident Report.

# APPENDIX A

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## Insurance Incident Report for Property and Commercial General Liability

## Property Accident Report

### GENERAL INFORMATION

Name of Church		Cover Note No.	Date of Loss	Time of Loss
Address of Loss		City	Province	AM
Name of Churchwarden		Name of Person Filing Report/Contact Name	Telephone Number ( )	
Postal Code				

### PARTICULARS

What happened? Provide a brief synopsis of the incident, including date, time and circumstances. (attach photos and any other pertinent information)

Was there a hazardous condition to cause the loss/damage? Describe in detail.

Estimates

#### WITNESS(ES)

Name	Address	Telephone Number ( ) ( )
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### EMERGENCY RESPONSE AUTHORITIES NOTIFIED

Name of Alarm Company (if applicable)	Did they respond? <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of person responding
Telephone Number ( )	Has service been restored? <input type="checkbox"/> Yes <input type="checkbox"/> No	Police Notified? (if applicable) <input type="checkbox"/> Yes <input type="checkbox"/> No
Police Detachment	Police Officer Name	Police Officer Badge Number

Case Number	Report filed by:	Signature:
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Fire Chief's Name	Division	Telephone Number ( )
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### WHAT YOU CAN DO TO ASSIST

1. Protect your property from further damage. For example:
  - a) install temporary covering to the building if exposed to the elements
  - b) move equipment to an unaffected area of the premises
  - c) remove perishable food from coolers/freezers if power has been disrupted and can't be restored within a reasonable length of time.
2. If immediate replacement of equipment is required to restore operations, make certain the damaged items are kept for examination.
3. Do not throw anything out unless it is absolutely necessary.

### PRIVACY

Have you read Marsh's Privacy Policy which is available at [www.marsh.ca](http://www.marsh.ca)? Do you consent to the collection, use, disclosure and retention of your Personal Information as set out in the Privacy Policy, and do you understand that you may (subject to certain restrictions and consequences) later withdraw your consent as to any or all of the purposes identified in that Policy? By signing this form you are consenting to the statements above.

### SIGNATORY

Date	Signature of Churchwarden
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**Report To:** Ecclesiastical Insurance Office, 1 888 693 2253 Fax 416 484 6352  
20 Eglinton Avenue West, Suite 2200, Box 2004, Toronto, ON M4R 1K8

## Comprehensive General Liability Incident Report

(SECTION A) GENERAL INFORMATION			
Name of Church	Cover Note No.	Date of Loss/Injury/Incident (mm/dd/yyyy)	
Address	Town/City	Province	Postal Code
Address Where Loss or Injury occurred			
Name of Person Filing Report (please print)	Position (if applicable)	Daytime Phone No. ( )	
Name of Churchwarden	Position (if applicable)	Daytime Phone No. ( )	

(SECTION B) PARTICULARS	
This incident involves: <input type="checkbox"/> Bodily Injury/Personal Injury <input type="checkbox"/> Damage to or theft of property that is not owned by Insured	
<b>\$ Estimate:</b> <input type="checkbox"/> Damage to or theft of Third Party's property	
Is there more than one claimant? <input type="checkbox"/> Yes <input type="checkbox"/> No <b>IMPORTANT</b> If yes, complete an incident report for each claimant!	
Was there alleged to be a hazardous condition causing the incident? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, describe:	

What was the claimant doing immediately before the incident occurred?		
Did the claimant's actions cause or contribute to the incident? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how?		
Was another person alleged to have caused the incident? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, who?		
Name	Address	Daytime Phone No. ( )

INCIDENT DETAILS
Description of Incident (Also describe location within premises or beyond premises where it happened and attach photos if available)

COMPLETE THIS SECTION IF PERSON(S) INJURED			
Name of Person Injured	Age (approximately)	<input type="checkbox"/> Male <input type="checkbox"/> Female	Guardian if Minor
Address	Town/City	Daytime Phone Number ( )	
Occupation	Employed by	Daytime Phone Number ( )	
Nature and Extent of Injury	Was Medical Treatment Required? <input type="checkbox"/> Yes <input type="checkbox"/> No	Treatment <input type="checkbox"/> by Doctor <input type="checkbox"/> at Hospital <input type="checkbox"/> None	

WITNESS(ES) (VERY IMPORTANT)		
Name	Address	Daytime Phone Number ( )

EMERGENCY RESPONSE AUTHORITIES NOTIFIED		
Case Number:	Report filed by:	Signature:

PRIVACY	
Have you read Marsh's Privacy Policy which is available at <a href="http://www.marsh.ca">www.marsh.ca</a> ? Do you consent to the collection, use, disclosure and retention of your Personal Information as set out in the Privacy Policy, and do you understand that you may (subject to certain restrictions and consequences) later withdraw your consent as to any or all of the purposes identified in that Policy? By signing this form you are consenting to the statements above.	
Date (mm/dd/yyyy)	Signature of Churchwarden

WHAT YOU CAN DO TO ASSIST
1. Do not admit liability. Legal liability is a complex matter. 2. Make sure that any injured person receives immediate first aid. Call an ambulance if necessary. 3. It is vital that any letter from a claimant or lawyer, or court forms be sent immediately to your broker.

<b>Report To:</b> Ecclesiastical Insurance Office, 1 888 693 2253 Fax 416 484 6352 20 Eglinton Avenue West, Suite 2200, Box 2004, Toronto, ON M4R 1K8
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**IMPORTANT - PROVIDE A COMPLETE AND CLEAR REPORT**



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