

## CANON 6 – REVISED APPROVALS PROCEDURE

### Instructions:

1. Using the chart below, first identify the **Type** of property matter that you are pursuing (ex. License Agreement).
2. Within the Type, identify the applicable **Category** (ex. Low Risk [License Agreement]).
3. Based on the Type & Category, identify whether the matter is eligible for the **Simplified Canon 6 Procedure** OR whether the request must follow the **Full Canon 6 Procedure**.
4. If eligible for the **Simplified Canon 6 Procedure**, then,
  - a. Print a copy of the applicable *Checklist & Attestation* (there are 3 different color-coded forms: (i) Licenses - **Red** (ii) Leases - **Yellow** (iii) Renovations (costing less than \$100,000) - **Green**
  - b. Complete all the due diligence items by marking (✓) next to each item.
  - c. The Incumbent or Priest-in-Charge, and both Churchwardens, must all sign the *Checklist & Attestation*.
  - d. E-mail a copy of the completed and signed *Checklist & Attestation* to: [canon6@toronto.anglican.ca](mailto:canon6@toronto.anglican.ca)
  - e. Once submitted you may proceed; requests are reported for approval to the Risk and Governance and Synod Council on a quarterly basis (ie. March, June, September, December).
  - f. Please e-mail copies of all fully signed License & Lease Agreements, *Certificates of Insurance*, and renovation documentation to: [archives@toronto.anglican.ca](mailto:archives@toronto.anglican.ca)
5. If the **Full Canon 6 Procedure** applies, please refer to the relevant section of the *Procedure Pursuant to Canon 6 as Prescribed by the Synod Council*. For these items, approval must be granted by Synod Council before signature, occupancy, or project commencement

Type	Category	Examples	Simplified Canon 6 Procedure applies [Checklist & Attestation]	Full Canon 6 Procedure applies (Procedure section in brackets below)	Minimum Commercial General Liability (“CGL”) Insurance Requirements	
License Agreements	Low Risk	No minors or vulnerable adults on church property; (Ex. Alcoholics Anonymous, Narcotics Anonymous, Book Clubs, Meeting Groups etc.)	✓ - complete Checklist ‘Red’	n/a	CGL Per Occurrence	\$2 million
					Tenant’s Legal Liability (TLL)	\$250,000
					Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish name}.’ and ‘The Incorporated Synod of the Diocese of Toronto’
	High Risk	Any group or activity that will bring minors or vulnerable adults on to church property; ex.	n/a	✓	CGL Per Occurrence	\$5 million
					Tenant’s Legal Liability (TLL)	\$250,000
					Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish

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		Children’s camps, schools, daycares, sports clubs, 3 <sup>rd</sup> party church/worship groups, vulnerable adults etc.				<i>name}</i> ’ and ‘The Incorporated Synod of the Diocese of Toronto’
	Psychotherapists (must be registered in good standing with either the College of Registered Psychotherapists of Ontario “CRPO” or Ontario College of Social Workers and Social Services Workers “OCSWSSW”)	3 <sup>rd</sup> party psychotherapists who rent church property.  1. Large daylighting panels must be installed in <u>all</u> treatment rooms a. Based on the foregoing being satisfied, doors to the treatment rooms can remain closed to maintain privacy.	n/a	✓	CGL Per Occurrence	\$5 million
					Abuse	\$1 million per occurrence
					Professional Liability	Required but no prescribed minimum.
					Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish name}’ and ‘The Incorporated Synod of the Diocese of Toronto’

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			2. Two (2) unrelated adults must be in the building at all times when treatment is in progress. 3. Treatment of minors is <u>not</u> permitted. 4. Treatment of parishioners is <u>not</u> permitted. 5. Physical/touch therapy is <u>not</u> permitted.				
	Parking (if 20 or more spots are rented, the parish must advise its insurance broker, Aon Risk Solutions.)	Individual	Commuter or neighbor parking ( <i>passenger automobiles only</i> ).	✓ - Complete Checklist 'Red'	n/a	Automobile policy responds; proof of coverage not required.	
		Organization	Local office or business rents spaces for employees or customers ( <i>passenger automobiles only</i> ).	✓ - Complete Checklist 'Red'	n/a	CGL Per Occurrence	\$5 million
						Tenant’s Legal Liability	\$250,000
Additional Insureds	‘The Incumbent and Churchwardens of...{insert parish name}’ and ‘The Incorporated Synod of the Diocese of Toronto’						

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Lease Agreements	Residential	Rectory rentals, and all other residential housing/units.	✓ - Complete Checklist 'Yellow'	n/a	Tenant’s package of \$2 million for liability, plus fire & personal contents coverage.
	Commercial	n/a	n/a	✓ (see s 5.5)	Please contact your insurance broker, Aon Risk Solutions, for specific advice.
Other Agreements	Other	Eg. Telecommunication Site Agreements (ie. Rogers, Bell Mobility), Lease Amending & Extension Agreements, Maintenance Agreements, Easement Agreements etc.	n/a	✓ (see s 5.5)	Please contact your insurance broker, Aon Risk Solutions, for specific advice.
Purchases		All purchases of real property & related rights.	n/a	✓ (see s 5.1)	Not applicable.
Sales		All purchases of real property & related rights.	n/a	✓ (see s 5.2)	Not applicable.
Building Renovations & Projects (s. 5.3)	Building Permit required & hard construction cost <b>greater</b> than \$100,000.00	n/a	n/a	✓ (see s. 5.3)	Please contact your insurance broker, Aon Risk Solutions, for project-specific advice (contact details can be found at the end of this document).
	Building Permit required & hard construction cost <b>less</b> than \$100,000.00	Minor washroom renovations, minor electrical work, decks & accessibility ramps etc.	✓ - Complete Checklist 'Green'	n/a	

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<b>Mortgages or Loans</b>	n/a	n/a	n/a	✓ (see s. 5.4)	Not applicable.
<b>Other Encumbrances</b>	n/a	E.g. Claim, lien, liability etc.	n/a	✓	Not applicable.

**Contact Information:**

**Aon Risk Solutions:**

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