



Insurance FAQ

Constituent Groups of Churches or Other Entities

Why is evidence of insurance necessary?

A Constituent Group (CG) formed by members of a **church or other legal entity** are acting as *agents* of MCCO in refugee resettlement. Protection of all parties involved in the event of an unforeseen situation in which the refugee is injured or harmed in some way is part of due diligence. Insurance is a method to mitigate this risk and protect volunteers in their work as sponsors.

Who needs to provide evidence of insurance and what coverage limits are required?

The preferred method is for a **church or entity** to provide a Certificate of Insurance naming **MCCO as additional insured** with the following coverage types and limits:

- \$2,000,000 Commercial General Liability including Form Abuse Liability coverage and Non-Owned Automobile Liability,
- \$2,000,000 Directors and Officers Liability coverage.

If the **church or entity** does not have Non-Owned Automobile Liability coverage, any members of the CG who plan to provide transportation to Privately Sponsored Refugees are required to provide proof of the following auto insurance policies coverages:

- A valid motor vehicle insurance policy carrying liability coverage of not less than \$1,000,000.00, for any vehicles in which PSRs are likely to be transported during the year of sponsorship commitment.

What documentation is needed?

Documentation from the **church or entity**

A Certificate of Insurance issued by the church or entity's insurance company or insurance broker **naming MCCO as an additional insured** and including:

- The policy period
- Name of the insured
- Insurance company name and policy #
- Liability coverage description and limit.

Documentation from an **individual**

In the case of personal auto insurance from individual members of a CGs the pink slip provided by your insurance company generally includes the required information. The essential information needed to document coverage is:

- The policy period
- Name of the insured
- Insurance company name and policy #

All other information, such as type of vehicle or insured value of a home can be omitted or covered up when copied.



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What if the church or entity does not provide any liability insurance?

If the church or entity does not provide liability insurance as described above, then the individual volunteers will each need to provide evidence of personal liability insurance (and auto insurance liability coverage, see above.) Personal liability insurance is most often found on our homeowners or tenants insurance (sometimes an umbrella liability policy.)

For case-specific inquiries and questions, please email your contact at MCC Ontario.

If proceeding with Option 2 (outlined on MOU) the CG lead will list all volunteers on the Volunteer Information Form and collect proof of insurance, ready to provide to MCC upon request.