**Property Insurance Claim Response Policy**

1. All Organizations under the umbrella of the Church of the Nazarene Canada West District must have the following minimum insurance coverages:

* Commercial General Liability - $2,000,000.00
* Errors & Omissions Liability - $2,000,000.00
* Directors & Officers Liability - $2,000,000.00
* Abuse as per church Program - $2,000,000.00

1. In the event an insurance claim is made, the Canada West District Church of the Nazarene office should be informed at the same time the Insurance company is contacted. If you are not sure if a claim is warranted, please contact the District Office to discuss.
2. As soon as possible, take pictures of the damage.
3. An employee of the organization should oversee the claim and ensure someone is present to meet with the insurance company whenever they request it.
4. The employee should keep a written record of contact with the insurance company, including emails, phone calls and visits. These records should be dated and signed. Any paperwork signed should be copied. These records should be filed in chronological order and placed in both a digital file and a hard copy file.
5. Throughout the course of the claim, strive to communicate in writing and copy the broker on communications with the adjuster and contractor. If you have a conversation with any of these persons, following the conversation, write out your summary of the conversation and email it to the principles involved so you have a written record.
6. Whenever possible, the contractor chosen by the insurance company should be verified with the District consultant. The District Office will inform you of the contact information of the District Consultant.
7. The employee assigned to oversee the claim should be present on site whenever it is feasible and build rapport with the insurance adjuster, contractors and any other persons associated with the claim. The employee should ask questions as needed and record the responses. The employee should seek input from others as needed throughout the course of the project.
8. If the scope of the project exceeds $25,000.00, the Authorization of Repairs (contract with the contractor) should contain a clause that the project is not completed until an inspector signs off on it.
9. If the scope of the project exceeds $25,000.00, and inspector should be retained by the church to inspect the project prior to signing the proof of loss.
10. The Proof of Loss form will not be signed without board approval.
11. Any deficiencies occurring after the Proof of Loss is signed should be reported in writing to the insurance company, contractor and district within 7 days of discovery of the deficiency.

**Liability Claim Response Policy**

**This policy covers response to injury and abuse claims, possible wrongful termination claims, any threat of legal action, or accusation made against the Pastor, employees or board of the local church or ministry organization.**

1. All Organizations under the umbrella of the Church of the Nazarene Canada West District must have minimum liability insurance as per listed above.
2. In the event a complaint or incident that may lead to a liability insurance claim occurs, the Canada West District Church of the Nazarene office should be informed at the same time the Insurance company is contacted. If you are not sure if a claim is warranted, please contact the District Office to discuss, immediately upon receiving the complaint.
3. In most cases, the District Office will take the lead in navigating the claim, in conjunction with a representative of the local church or ministry organization.
4. An employee, usually the District Superintendent or Pastor of the local Church, will be appointed as the point person for the local church or ministry and all communications regarding the incident will be directed to the point person. This person will be advised by the insurance company of the responses to give. Under advisement of the insurance broker or adjuster, inform the board and congregation who the point person is, stressing the need for directed communication.
5. The point person will keep a written record of all communications with the complainants and all parties involved. The record should be dated and signed. The point person should keep a written record of contact with the insurance company, including emails, phone calls and visits. These records should be dated and signed. Any paperwork signed should be copied. These records should be filed in chronological order and placed in both a digital file and a hard copy file.
6. The point person should oversee the claim and ensure someone is present to meet with the insurance broker, adjustor, or legal council, whenever they request it.

Please note that Insurance policies should be kept in a secure, fire-proof location for the life of the organization. In the event of a retroactive claim, the policy in force when the event occurred will respond to the claim.