

Vacancy of a church/hall/rectory - January 2015

Under the diocesan insurance program, there is a limitation as to how long a building is permitted to be vacant/unoccupied. The following applies to all buildings except garages, sheds and other such buildings never intended to be physically occupied on a permanent basis.

The following condition applies to those locations insured under rate group A, AA and B. This condition DOES NOT apply to rate group C.

The allowable vacancy is 120 consecutive days. The loss is NOT COVERED if any damage to a building and/or contents occurs after this time period is exceeded.

The above is addressed under the policy as:

PROPERTY EXCLUDED. This form does not insure loss of or damage to:

(B) Buildings and contents at locations which, to the knowledge of the Insured, are vacant, unused, shut down for more than 120 consecutive days.

The above can be circumvented by holding an event which interrupts the continuous cycle and re-starts a new 120 continuous day cycle.

An event could include, but is not limited to:

Churches/Chapels – a service, prayer meeting, wedding, funeral, baptism.
Halls/Rectories – meetings by vestry, ACW, any committee of the parish.

The above needs to be recorded in vestry minutes as tangible proof that the “activity” took place.

The weekly inspection of the premises to ensure no damage has occurred since the last inspections needs to continue. Note: This “inspection” and/or “walk through” does not equal occupancy.

If, you have any questions, please do not hesitate to contact me.

Jarvis de Condé
Diocesan Insurance Advisor