



**MUTUELLE
D'ASSURANCE
EN ÉGLISE**

AGENCE EN ASSURANCE DE DOMMAGES

INFO INSURANCE

Renting Premises

Your Responsibilities and Coverage

Insured's responsibility

Under the Quebec Civil Code, the owner is responsible for the state of its premises, buildings and operations in the event of negligence on their part. The owner is in no way required to assume responsibility for his tenant since the tenant has a legal identity in their own right.

As owner

As the responding churchwarden, you are duty-bound to ensure that your tenants are solvent and that they hold an insurance policy from a recognised insurer who will issue the policy under this separate legal entity's name.

Coverage offered by the Mutuelle

It is understood that property and all committee activities relating to worship, pastoral services or the Insured's administrative operations and over which the Insured has authority and right of inspection are insured. The Mutuelle protects the owner against bodily injuries, property damage and damages that the organization, its employees or volunteers may cause a third person (your tenant, a parishioner or passing stranger). However, the Mutuelle does not cover the tenant's property, operations and activities.

Coverage offered by the Mutuelle

- > Written document or lease for each occasional or permanent user, identifying the conditions and obligations of each party. To obtain a copy of a model lease, please contact the agent responsible for your insurance policy.
- > The tenant or user must have an adequate comprehensive general liability policy for their activities and operations (minimum \$2,000,000).
- > The tenant or user must have a tenant's comprehensive general liability policy covering the premises occupied and a property insurance policy for their property.

- > For leases of a commercial nature, the Mutuelle's liability and insurance clauses must be included, in full, without modification, in the lease.
- > You must advise the Mutuelle of all permanent leases of a commercial nature and forward us a copy of the lease.
- > For leases of camps or sports grounds, you must insist that the organizers inspect the sports installations and report all defects to you then, if required, carry out the appropriate corrective measures.
- > The tenant is not authorized to sublet.

Assurancia Groupe Tardif

For permanent and/or occasional tenants experiencing difficulties in obtaining comprehensive general liability insurance, you may contact **ASSURANCIA GROUPE TARDIF** (1 800-463-3422) who offers protection for small organizations wishing to operate in the parish hall or other premises of the organization. **All you need to do is ask for Mrs Julie Beaudet at extension 38427.**

ASSURANCIA GROUPE TARDIF will issue a policy for such organizations through the organization's intermediary. In compliance with the *Loi sur la distribution de produits et de services financiers*, only an authorized representative of **ASSURANCIA GROUPE TARDIF** may collect the information required to identify the third-party's needs and propose insurance products best suited to meet their requirements. When you communicate with **ASSURANCIA GROUPE TARDIF** please ensure you have the tenant organization's name and the names of its representatives as well as their contact information. The Insured may also determine whether to take charge of the invoice for one or another of the organizations.

Mutuelle d'assurance en Église

1071 de la Cathédrale Street, Montreal (Quebec) H3B 2V4
www.cmae.ca

Customer service: 514-395-4969, toll free 1-800-567-6586

Emergency & Claims (24/7): 1-855-395-2636

Legal Assistance: 1-844-545-8198

The Mutuelle, proud partner of your future

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