

NEC TRAINING



# General Liability

Predrag Salonski  
19 January 2025

# General Liability

---

- General or Public Liability?!
  - **General Liability is Public Liability**, and it is more comprehensive coverage than Public Liability.
- Policyholder
  - **North England Conference, not a local church!**



# General Liability

---

- Our General Liability policy is specifically tailored for the Adventist church needs and activities, to provide protection at all levels. It is **third-party** coverage for **church approved activities** in case of **church negligence** regardless are they in **church-owned property or away**.
- **A third parties:** church members, members of public, non-adventist.
- **Church negligence.**
- **Approved activities:** Local church board, NEC board.
- **Place:** Church owned property, or non-church owned property.



# General Liability

---

It protects against claims arising from negligence involving bodily injury, property damage, personal injury, advertising injury and products liability. It covers the cost of claims made if third-party gets injured or if their property gets damaged while at any of the covered denominational premises or while participating in any of the organised activities.



# General Liability

---

- A common claim filed under this coverage is for the person who falls down the steps at church and incurs medical bills.
- This policy also may provide protection for the policyholder when someone alleges negligence.



# General Liability

---

- Annual Insurance policy, from 1<sup>st</sup> April. Primary Coverage for up to USD \$1,000,000
- Excess Insurance Policy for amounts over USD \$1,000.000. Annual from 1<sup>st</sup> July.



# General Liability

---

## Exclusions

- Activities for which coverage is often excluded include but are not limited to:
  - Mini-tramps
  - Springboards
  - Trampolines
  - Climbing Walls
  - Horse riding

If your organization is planning to participate in one of these excluded activities or something similar please contact the Conference to see if coverage can be purchased.



# General Liability

---

Duty of Care is the obligation to conduct our activities and maintain our facilities to ensure the safety of our members and guests.

- Safety related to the church Activities
- Safety related to the Physical environment

Risk management is crucial.

- Prevents or minimises the risk of injury or damage
- Prevents or reduces the possibility of claims
- Improves our defence if a claim is presented







# General Liability Certificate

---

- It serves as an evidence that there is a coverage in place. Coverage is in place regardless if the certificate is issued or not.
- By External Entity Request: We process the Certificate only if external entity requesting it.



# General Liability Certificate

---

- PROCESS:
  - Request from an external entity.
  - Local church contact NEC finance department.
  - Complete the request form.
  - Signed by NEC Treasurer.
  - Sent to ARM for processing.
  - Returned to NEC.
  - **REMEMBER 14 DAYS**



# General Liability Request Form and Certificate

Union / Conference / Mission .....

Church: .....

Location of event (full address): .....

Date(s) of event: .....

Type of event:  
(Be specific and list activities and equipment being used) .....

What safety/security provisions will be in place for this event? Safety/security provisions in accordance with .....

Date approved by Church Board / Union / Conference / Mission .....

Senior person in charge of event: .....

Owner of Property / Local Authority, etc, requesting Certificate of Insurance:

Name: .....

Address: .....

Limit required (in GBP £): .....

PLEASE NOTE ALL CERTIFICATES ARE ISSUED FOR THE EQUIVALENT VALUE IN USD \$

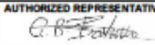
**TO BE SIGNED BY UNION/CONFERENCE/MISSION TREASURER**

Name ..... Signature ..... Date .....

INSURED	INSURER(S) AFFORDING COVERAGE	NAC#
General Conference Corporation of Seventh-day Adventists, et al North England Conference of Seventh-day Adventists 22 Zulla Road, Mapperley Park Nottingham NG3 5DB England	INSURER A: GENCON INSURANCE COMPANY INTERNATIONAL, Ltd.	
	INSURER B: GENCON INSURANCE COMPANY OF VERMONT.	10534
	INSURER C:	
	INSURER D:	
	INSURER E:	

COVERAGES		CERTIFICATE NUMBER:		REVISION NUMBER:		LIMITS	
REF LTR	TYPE OF INSURANCE	ADOL. INSR	SUBR. WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER			GIGL70055-11	1 Apr 2024	1 Apr 2025	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ 1,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ N/A PRODUCTS-COMPOD AGG \$ N/A
	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per Person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE						EACH OCCURRENCE \$ AGGREGATE \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? <input type="checkbox"/> YN (Mandatory in WA) If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				<input type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
B	Excess Liability			XL501124	1 July 2024	1 July 2025	\$1,000,000 to \$1,000,000 <b>THIS IS THE EQUIVALENT OF GBP £1 MILLION</b>

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)  
 For insurance verification as respects; liability which includes PUBLIC LIABILITY arising out of use of premises for ARM Zoom Presentation; at St Peters Street, St Albans; on 19<sup>th</sup> January 2025; - sponsored by ARM Seventh-Day Adventist Church, North England Conference.

CERTIFICATE HOLDER	CANCELLATION
Predrag Salonski Adventist Risk Management St Peters Street St Albans	SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 

© 1988-2015 ACORD CORPORATION All rights reserved



# General Liability

---

“We are God’s stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources.”

Fundamental Belief 21

Being good risk managers is: **Loving our neighbors as ourselves!**



# General Liability

---



Image: Legal Expert

## QUESTIONS

[psalonski@adventistrisk.org](mailto:psalonski@adventistrisk.org)

[europeclientcare@adventistrisk.org](mailto:europeclientcare@adventistrisk.org)

[www.adventistrisk.org](http://www.adventistrisk.org)



[\*\*www.adventistrisk.org\*\*](http://www.adventistrisk.org)

...our ministry is to **protect** your ministry



This presentation and any materials distributed are fact-based, general information and should not, under any circumstances, be considered specific legal advice regarding a particular matter or subject. Please consult your local attorney or risk manager if you would like to discuss how a local jurisdiction deals with any specific circumstances you may be facing.

Copyright © 2018 Adventist Risk Management,® Inc. All rights reserved.

**[www.adventistrisk.org](http://www.adventistrisk.org)**