



Lloyd S. Berkett Insurance Agency, Inc.

TEMPLE TOPICS - NEWSLETTER **OBTAINING CERTIFICATES OF INSURANCE**

What type and amount of insurance to require is one of the most frequently asked questions.

Your Temple has many different people and groups using your premises, either doing work on the Temple at your request, using the facilities for meetings, providing a service, or any number of other activities.

To protect your assets, and to help keep your insurance costs in line, we strongly recommend that a Contractor or Subcontractor, or Organization, doing work for or using your premises, provide the following. This would include, but is not limited to, caterers, photographers, outside groups (i.e. community groups or schools). You may need to have similar wording drafted into any future contracts or work orders.

1. Any contract should contain a hold harmless agreement in favor of your Temple.
2. **General Liability & Automobile Liability**

A certificate of insurance showing General Liability and Automobile Liability (if applicable) in amounts not less than \$1,000,000 combined limit. Your Temple should be named as an Additional Insured. The wording "endeavor to" and "but failure to mail such notice shall impose no obligation of liability of any kind upon the company, its agents or representatives", should be stricken. If the organization deals with children you should make sure their insurance covers sexual misconduct. If they serve liquor make sure they have liquor liability included.

Employees, Volunteers, Members and others may use their own vehicles on Temple business. Anyone using their automobile or truck, especially if they are transporting children, should provide you Evidence of Insurance with limits of at least \$100,000/\$300,000 bodily injury, \$50,000 property damage.

3. **Workers' Compensation**

A certificate of workers' compensation insurance should be provided.

All carriers should carry an A.M. Best rating of A-XIII or better, and the policies should have a 30 day notice of cancellation clause.

These items should be secured prior to any work being started or allowing anyone to use your premises.

If any contractor, subcontractor, processor, or distributor is used on an ongoing basis, a procedure should be established to make sure you receive new certificates each year prior to renewal date.

For a more complete Temple Safety report of the things you can do to protect your Temple call us at 800 BERKETT. We are a leader in providing insurance services to Temples. We are here to help.

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