
Church Property Insurance Policy

All churches with properties legally owned by the Canadian Pacific District (CPD) must procure property insurance from the insurer approved by the CPD with the same terms and coverages (except for earthquake and flood coverages which may vary depending on the location of the property). In other words, a church is not allowed to take out its own insurance policy from another insurer. This is to ensure consistency and adequacy of coverage.

Churches that own their buildings must also procure adequate property insurance. Such churches are encouraged to buy the same insurance policy that all CPD churches are covered under.

Each church is responsible to pay for the insurance premium for the property that it occupies.

Churches must inform the CPD's insurance broker immediately whenever there are changes that will affect the value of the property or the insurance risks (e.g., building expansion or major renovation).

Amendments

March 2020

June 2022