



Lloyd S. Berkett Insurance Agency, Inc.

TEMPLE TOPICS – NEWSLETTER

OBTAINING CERTIFICATES OF INSURANCE

One of the questions we are asked most frequently is “What type and amount of insurance should we require of others on our premises?”

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 Temple’s assets, and to help keep your insurance costs in line, we strongly recommend that a Contractor, subcontractor, or any other organization doing work for, or using your premises, provides for the following. (This would include, but is not limited to, caterers, photographers, and other outside groups, such as community groups or schools.) You may need to have similar wording drafted into any future contracts or work orders.

1. All contracts should contain a **hold harmless agreement** in favor of your Temple.
2. All insurance companies should carry an **A.M. Best rating of A-XIII** or better, and your certificate should include a **30 day notice of cancellation clause**.
3. All **required items should be secured prior to any work being started** or allowing anyone to use your premises.
4. **General Liability & Automobile Liability**
 - a. A certificate of insurance showing general liability and automobile liability (if applicable) in amounts not less than \$1,000,000 combined single limit.
 - b. Your Temple should be named as an additional insured.
 - c. 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.
 - d. If the organization deals with children you should make sure the other party’s insurance covers sexual misconduct.
 - e. Many people may use their own vehicles on temple business; employees, volunteers, members and others. Anyone using their automobile or truck on temple business, especially if they are transporting children, should provide you evidence of insurance for their vehicle with limits of at least \$100,000/\$300,000 bodily injury, \$50,000 property damage.

5. Workers’ Compensation

A certificate of workers’ compensation insurance should be provided.

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 1-800 BERKETT. We are a leader in providing insurance services to Temples. We are here to help.

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