Is All Your Church Property Insured?

It is approaching the time of year when Church Insurance renewal documents are sent to congregations. The Diocesan Property Committee urges every vestry, warden, and treasurer to use this opportunity to review—not simply renew—your parish's insurance coverage.

This is more than a recommended best practice.

Maintaining adequate insurance is a canonical requirement of The Episcopal Church.

Under *Of Business Methods in Church Affairs*, the national canon states :
"All buildings and their contents shall be kept adequately insured."

This requirement appears in Canon I.7.1(h) of the 2024 Constitution and Canons. In some earlier editions, it may be lettered differently. The obligation is clear: every congregation must ensure that all buildings and their contents are adequately insured.

Over time, properties may inadvertently disappear from a policy, particularly during changes in parish leadership or when buildings become vacant or are no longer regularly used. Please confirm that your policy includes:

- The church and parish hall
- Rectories and other residences
- Garages, sheds, and storage buildings
- Rental or vacant properties
- Parking lots and adjacent parcels
- Organs, stained glass, furnishings, equipment, and other significant contents

Please also verify that the policy accurately reflects each property's current use, condition, replacement value, and street address. If your congregation has renovated a building, purchased or sold property, changed how a building is used, or left a building vacant, your insurer needs to know.

A renewal notice is not, by itself, an assurance that everything is covered.

Ask a warden, treasurer, or vestry member to compare the renewal documents with the congregation's complete property inventory. You can also request a conversation or walkthrough with your Church Insurance representative.

Discovering after a fire, storm, or other loss that a rectory, parish hall, or treasured church furnishing was not covered would be devastating. It could also mean that the congregation has failed to meet its canonical responsibility.

Insurance is not simply another administrative expense. It is part of our faithful stewardship of the buildings and resources entrusted to us for worship, ministry, and service.

For practical help reviewing your congregation's property, coverage, safety practices, and potential risks, consult the Church Pension Group's Risk Management Fact Sheets and Checklists.

This renewal season, please do not simply sign and file the paperwork. Stop and ask the essential question:
Is every building—and everything entrusted to our care—adequately insured?

—The Diocesan Property Committee