Recently Church Insurance Company (CIC) has contacted a number of parishes to make them aware that beginning with renewals on April 1, 2021, CIC (and other insurance companies) are now adding an express exclusion clause on communicable diseases. This means CIC will not provide insurance coverage for any communicable disease claims, including COVID-related claims, by anyone who files a claim alleging that they contracted the virus at a church or working on a church ministry. We have been advised that the position of the insurance industry, which has been supported by recent court rulings, is that most policies, including CIC, do not provide coverage for COVID-related claims.

In this situation, the best defense is a strong offense. We continue to recommend that all churches:

- Follow all national, state, county, CDC, and diocesan safety guidelines for COVID
- Prepare a clear, coordinated written plan that can be easily understood by staff, church members, or guests
- Consult with the Bishop’s office or with Canon Carl Andrews with respect to such a plan and its safety protocols
- Ensure that all persons are masked, socially distanced, and stay away from all church worship, activities and ministries if they possibly feel sick (see footnote 1 below) or have been exposed to the virus
- Encourage all persons to continue reliable washing of hands
- For indoor activities, make sure that the HVAC system is in good working order (or doors and windows are open)
- Establish and clearly mark one way in and one way out of the building
- Make sure that the building is sanitized between use or left open for UV light to sanitize, as we now know that COVID is more likely transmitted in the air rather than from touching surfaces.

In addition, we strongly recommend that a signed checklist for all worship, church activities, and ministries be maintained by the priest/senior warden/safety warden with a contact list of those present.

In light of the insurance coverage changes, you may wish to consider having a written check-in plan which records the temperatures of each attendee (who has registered his/her/their attendance before each event) and ask each person in attendance to sign an acknowledgment of the risks involved in any indoor activity.

Here is a form you can use on your check-in records which your attendees can read and sign:
ACKNOWLEDGMENT AND RELEASE

I acknowledge the contagious nature of COVID-19 and voluntarily assume the risk that my family and I may be exposed to or infected by COVID-19 by participating in any activity at ________ Episcopal Church (the “Church”). On behalf of myself and my family, I hereby release, covenant not to sue, discharge, and hold harmless the Church, the Episcopal Diocese of Colorado, and their employees, officials, volunteers, agents, and representatives, of and from any claims of any kind arising out of or relating thereto.

____________________
Participant

Finally, remember always to get complete release/waiver forms (found on the diocesan website) signed by all third-party users.

Footnote 1: If you are feeling sick or have any of these symptoms, you may have COVID: Fever or chills; Cough; Shortness of breath or difficulty breathing, Fatigue; Muscle or body aches; Headache; New loss of taste or smell; Sore Throat; Congestion or runny nose; Nausea or vomiting; Diarrhea. Symptoms usually appear 2-14 days after exposure to the virus. Again if you have any of these symptoms, please stay away from the church and get tested.