

POOLE & JACKSON INSURANCE AGENCY

THE COMPLETE

# CHURCH WEDDING

## LIABILITY & RISK PROTECTION GUIDE

*How to Host Beautiful Weddings Without Putting Your Ministry at Risk*

Developed by Poole & Jackson Insurance Agency |

**2026 Edition | Revised & Updated**

**A MESSAGE FROM POOLE & JACKSON INSURANCE AGENCY***Why This Guide Exists*

Every year, thousands of churches open their doors to couples on one of the most important days of their lives. It is a profound act of hospitality and ministry. But here is something no one talks about at the rehearsal dinner: weddings are also one of the highest-liability events a church will ever host.

I have worked with churches for over fifteen years helping them navigate the complex intersection of ministry and risk. Again and again, I see the same story: a church opens its doors in generosity and love, something goes wrong — a vendor's lighting rig falls, a catering employee slips, a drunk guest causes an accident in the parking lot — and suddenly the church faces a lawsuit that could cost hundreds of thousands of dollars.

None of this has to happen. With the right policies, documents, and protocols in place, your church can confidently host beautiful, memorable weddings while being fully protected. That is exactly what this guide is for.

This guide was built from real-world experience, legal best practices, and hard-learned lessons. Use it, share it with your wedding coordinator, and customize the templates for your congregation. A church that is protected is a church that can keep serving.

**With purpose,**

Poole & Jackson Insurance Agency

01

**UNDERSTANDING CHURCH LIABILITY**

*Why Churches Face Unique Legal Exposure*

Most church leaders think about liability the way most people think about car accidents — as something that happens to someone else. But data from the Church Mutual Insurance Company consistently shows that premises liability claims are among the top-five most expensive losses for religious organizations in the United States.

**What Makes Weddings Especially Risky**

Weddings combine a unique constellation of liability factors that set them apart from a Sunday service or even a large conference. Consider the following:

- Large crowds of unfamiliar guests who do not know your facility
- Outside vendors operating equipment in your space without your oversight
- Alcohol service, which dramatically increases the risk of accidents and altercations
- Heightened emotions and the presence of children running in unfamiliar spaces
- Candles, open flames, and decorations that can create fire hazards
- Evening events with reduced visibility and potential for slips and falls

**REAL CASE**

*In 2019, a church in Georgia allowed an outside DJ to hang his own lighting truss from the sanctuary ceiling without prior approval. The truss failed during the reception, injuring three guests. The DJ had no insurance. The church's general liability policy covered the claim — but only after a protracted legal battle that cost the church \$48,000 in defense costs alone.*

**The Three Categories of Church Liability**

Category	Description & Examples
<b>Premises Liability</b>	Injuries that occur on your property — slip and falls, trip hazards, parking lot accidents, broken equipment
<b>Vendor Liability Transfer</b>	Harm caused by outside vendors (caterers, DJs, florists, photographers) while working in your facility
<b>Contractual Liability</b>	Obligations your church assumes when signing or approving vendor contracts without adequate review
<b>Liquor Liability</b>	Injuries or property damage caused by intoxicated guests — increasingly held against event venues
<b>Employee/Volunteer Liability</b>	Actions or inactions by your staff or volunteers during wedding events

**The Church-as-Landlord Principle**

Many churches fail to realize that when they rent or loan their facility for a wedding, courts often treat them as a landlord — with all the attendant duties of care. This means your church can be held liable

for the actions of vendors you invited into your space, even if you did not hire them directly. This is why vendor insurance requirements are not optional. They are essential.

02

**VENDOR INSURANCE REQUIREMENTS**

*What to Require, How to Verify, and Why It Matters*

The single most effective risk management tool available to churches hosting weddings is a comprehensive vendor insurance requirement. This section explains exactly what to require, how to verify coverage, and how to build this into your wedding agreement process.

**The Non-Negotiable Baseline**

Every vendor — without exception — who enters your facility to provide services for a wedding must carry the following minimum insurance coverage. No exceptions should be made for family friends, small vendors, or long-standing relationships.

Vendor Type	Minimum Coverage	Additional Notes
<b>Caterer / Food Service</b>	\$1,000,000 GL	<i>Must include product liability; food handler's permit required</i>
<b>Photographer / Videographer</b>	\$1,000,000 GL	<i>Equipment liability; confirm no drones without FAA certification</i>
<b>DJ / Band / Live Music</b>	\$1,000,000 GL	<i>Equipment coverage for heavy AV gear; noise ordinance compliance</i>
<b>Florist / Decorator</b>	\$500,000 GL	<i>Fire safety compliance for candles and draping materials</i>
<b>Wedding Planner / Coordinator</b>	\$1,000,000 GL + E&O	<i>Errors &amp; Omissions (E&amp;O) coverage strongly recommended</i>
<b>Bartender / Bar Service</b>	\$1,000,000 Liquor Liability	<i>Host liquor liability critical; verify training certifications</i>
<b>Transportation / Limo</b>	\$1,000,000 Auto + GL	<i>Commercial auto policy required; verify driver credentials</i>
<b>Hair &amp; Makeup Artist</b>	\$300,000 GL	<i>Confirm professional liability if services cause skin reactions</i>
<b>Rental Company (tents, chairs, AV)</b>	\$1,000,000 GL	<i>Delivery crew must be covered; get proof before setup begins</i>

**The Certificate of Insurance (COI) Process**

Requiring insurance is only half the battle. You must also verify that the coverage is real, current, and names your church as an additional insured. Here is the exact process to follow:

1. At least 30 days before the wedding, send every vendor your Church Vendor Insurance Requirements sheet (template in Section 10).
2. Request a Certificate of Insurance (COI) — a standardized ACORD 25 form — directly from the vendor's insurance agent, not the vendor themselves.
3. Verify the COI names your church as an 'Additional Insured' — not just 'Certificate Holder.' These are legally different.
4. Check that the policy effective dates cover the full event date, including any setup days.
5. Confirm coverage limits meet or exceed your minimum requirements.
6. File the COI in the wedding's physical and digital file. Do not return it or discard it.

**KEY  
INSIGHT**

*Being named as 'Additional Insured' means that if a vendor's work injures someone, THEIR insurance responds first — not yours. 'Certificate Holder' only means you get notified if the policy is cancelled. Always insist on Additional Insured status.*

03

**LEGAL PROTECTIONS & FACILITY USE AGREEMENTS**

*Building a Contract That Actually Protects You*

Your Facility Use Agreement (FUA) is the legal foundation of your wedding hosting program. A well-drafted FUA can be the difference between a lawsuit that goes away quickly and one that drags on for years. This section covers the essential provisions every church FUA must include.

**The 10 Non-Negotiable Clauses**

Every Facility Use Agreement for weddings should contain these provisions. Have your church's attorney review and customize them for your state's law.

01	<p><b>Indemnification &amp; Hold Harmless</b> The couple and their vendors agree to indemnify, defend, and hold harmless the church from any claims arising from the event. This is your first and most powerful line of defense.</p>
02	<p><b>Insurance Requirements</b> Explicitly state that the couple is responsible for ensuring all their vendors carry adequate insurance and that COIs must be submitted at least 30 days prior.</p>
03	<p><b>Alcohol Policy</b> Clearly define whether alcohol is permitted, who may serve it, what licensed service is required, and what happens if the policy is violated. Ambiguity here is dangerous.</p>
04	<p><b>Vendor Approval Process</b> Require pre-approval for all vendors entering the facility. Reserve the right to deny access to any vendor who cannot demonstrate adequate insurance.</p>
05	<p><b>Damage Deposit</b> Collect a refundable damage deposit (typically \$500-\$2,000 depending on facility size) to cover minor damages without triggering an insurance claim.</p>
06	<p><b>Cleanup &amp; Restoration</b> Define expectations for the facility's condition at the end of the event, including who is responsible for cleanup costs if vendors leave a mess.</p>
07	<p><b>Noise, Decor, &amp; Space Restrictions</b> List prohibited items (candles, rice, confetti, open flames, hanging items from ceiling) and any noise curfews. Violations that cause damage are the couple's responsibility.</p>
08	<p><b>Cancellation &amp; Refund Policy</b> Specify your refund schedule clearly. Disputes about deposits are one of the most common sources of conflict between churches and couples.</p>
09	<p><b>Right of Entry &amp; Supervision</b> Reserve the right for church staff to access all areas of the facility during the event for safety, compliance, and emergency purposes.</p>

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**Governing Law & Dispute Resolution**

Specify your state as the governing law and consider requiring mediation before litigation to reduce legal costs.

**ATTORNEY  
ADVISORY**

*This guide provides general risk management guidance and is not legal advice. Every church should have their Facility Use Agreement reviewed by a licensed attorney in their state before use. Laws governing indemnification and alcohol liability vary significantly by jurisdiction.*

## 04

**ALCOHOL POLICY & LIQUOR LIABILITY***The Riskiest Element of Any Wedding Reception*

No single issue creates more liability exposure for churches hosting weddings than alcohol. Whether your church permits it or not, you need a clear, written, consistently enforced policy. This section will help you develop one.

### If Your Church Does Not Permit Alcohol

This is the simplest risk position. Your Facility Use Agreement should contain an explicit alcohol prohibition clause with teeth. Consider including:

- A zero-tolerance policy with immediate event termination and forfeiture of deposit for violations
- Language prohibiting alcohol in parking lots and adjacent grounds, not just inside the facility
- A reminder to couples to communicate the no-alcohol policy clearly to their caterer and guests
- A provision that your church is not liable for alcohol-related incidents that occur off-site following your event

### If Your Church Permits Alcohol

This is the higher-risk path and requires significantly more protective infrastructure. Churches in this category must implement all of the following:

1. Require licensed, certified bartenders. Never permit self-service bars or open-bar setups without professional service.
7. Require the bartender or bar service company to carry a minimum of \$1,000,000 in liquor liability insurance with your church named as Additional Insured.
8. Establish a firm last-call time at least one hour before the event ends to allow guests to sober up before driving.
9. Require the couple to arrange designated driver service or partner with a local rideshare program.
10. Train your facility coordinator to recognize signs of intoxication and have a protocol for intervention.
11. Never permit the church to be identified as the alcohol provider or to purchase alcohol on behalf of the couple.

**REAL CASE**

*In 2021, a church in Tennessee permitted an open bar at a wedding reception with no professional bartending service. A guest who was visibly intoxicated drove from the event and caused a serious accident. The injured party sued both the driver and the church. Even though the church did not serve the alcohol, its failure to have a vendor in place who did meant it bore partial responsibility under the state's dram shop liability framework.*

## **Dram Shop Laws: What Every Church Must Know**

Dram shop laws hold businesses and venues liable for injuries caused by intoxicated patrons they served. While these laws vary by state, the trend in recent years has been to expand liability to event venues — including churches. Your safest protection is a licensed professional bartender with their own liquor liability insurance and a clearly written alcohol policy in your FUA.

05

**FIRE, SAFETY & DECOR PROTOCOLS**

*Protecting People and Property from Physical Harm*

Beautiful wedding decor can also create serious safety hazards. This section covers the practical safety protocols that should govern every wedding your church hosts.

**Candle & Open Flame Policy**

Candles are among the most common causes of venue fires during wedding events. Your policy should address:

- All candles must be in enclosed glass holders or hurricanes — pillar candles in open holders are prohibited
- No candles may be placed on fabric, paper, or wood surfaces without a fireproof base
- All candles must be extinguished and personally supervised during the event; no unattended open flames
- Battery-operated candles are an excellent alternative your church can offer as a safe option
- Confirm your church's fire suppression system and extinguishers are current before each event season

**Decor Attachment & Structure Rules**

Many vendors will attempt to attach decor to your walls, ceilings, columns, or pews. Without clear rules, this can result in costly property damage or dangerous structural failures.

- Prohibit all ceiling attachments unless pre-approved in writing by your facilities manager
- Require vendors to use only painter's tape, removable adhesive, or approved mounting on walls
- Any vendor installing a backdrop, arch, balloon installation, or tent must demonstrate how it is anchored
- No confetti, rice, glitter, or loose flower petals inside the facility — these are slip hazards and cleanup nightmares
- No fog machines or smoke effects without prior approval and smoke-detector assessment

**Emergency Protocols for Events**

Scenario	Protocol
<b>Medical Emergency</b>	Designate one staff member per event as Emergency Point of Contact (EPOC). Post AED locations and ensure your EPOC is trained in CPR/AED use.
<b>Fire or Evacuation</b>	Brief your wedding coordinator on all exits before every event. Post evacuation maps in visible locations for guests who are unfamiliar with the facility.
<b>Severe Weather</b>	Identify interior shelter areas for tornado/severe weather. Establish a trigger point (e.g., tornado warning issued) that activates your weather protocol.

<b>Security Incident</b>	Have a clear protocol for involving law enforcement. Designate who calls 911 and who manages the crowd. Train your coordinator on de-escalation basics.
<b>Vendor Injury</b>	Document all vendor injuries immediately. Contact your insurance carrier before taking any remedial action that could be construed as an admission of liability.

06

**ACCESSIBILITY & ADA COMPLIANCE**

*Protecting Your Church's Welcome for All Guests*

The Americans with Disabilities Act (ADA) applies to places of public accommodation, and courts have increasingly held that religious organizations that open their facilities to the general public for events like weddings must provide accessible accommodations. Failure to do so creates both legal liability and a genuine failure of hospitality.

**Accessibility Audit for Wedding Events**

Before hosting weddings, conduct an accessibility audit of your event spaces. Key areas to assess:

- Accessible parking spaces within reasonable proximity to the entrance, clearly marked
- A step-free path of travel from parking to the sanctuary, reception space, and restrooms
- Accessible restroom facilities that are unlocked and available during events
- Seating options that allow wheelchair users to sit alongside other guests — not relegated to the back
- Hearing loop or assistive listening devices available for hearing-impaired guests upon request

**Vendor Responsibility for Accessibility**

Your Facility Use Agreement should require vendors to set up their equipment and decor in a manner that does not block accessible pathways. Vendors who create barriers — such as a DJ setup that blocks the accessible aisle, or a florist whose arrangement blocks accessible restroom access — are creating liability for both themselves and the church.

**PRACTICAL TIP**

*Walk your facility in a wheelchair or ask someone who uses a mobility device to do so before your wedding season begins. You will discover barriers that are invisible from standing height — and you will understand your guests' experience in a new way.*

07

**MANAGING YOUR CHURCH'S INSURANCE**

*What You Need, What to Check, and When to Call Your Broker*

Even with the best vendor insurance requirements in place, your church's own insurance must be adequate to respond when a claim arises. Many churches are significantly underinsured for events hosting, and most do not know it until a claim is filed.

**Core Coverages Every Church Needs**

Coverage Type	What It Does & What to Verify
<b>Commercial General Liability (CGL)</b>	Covers bodily injury and property damage on your premises. Verify your per-occurrence limit is at least \$1,000,000 and your aggregate is at least \$2,000,000.
<b>Property Insurance</b>	Covers damage to your building and contents. Ensure replacement cost (not actual cash value) coverage and verify that vendor-caused damage is not excluded.
<b>Umbrella / Excess Liability</b>	Provides additional limits above your CGL. For churches regularly hosting large events, a \$1-5M umbrella policy is strongly recommended.
<b>Event Cancellation Coverage</b>	Reimburses the church for lost revenue if an event must be cancelled due to covered causes. Discuss with your broker if weddings represent significant revenue.
<b>Directors &amp; Officers (D&amp;O)</b>	Protects church leadership from personal liability for decisions made in their official capacity, including event-related decisions.

**Annual Insurance Checkup for Wedding Hosting**

Every year before your wedding season begins, contact your church's insurance broker and ask the following questions:

- 12. Does our policy cover events hosted by third parties in our facility?
- 13. Are we covered if a vendor is uninsured or underinsured and causes harm to a guest?
- 14. Do we need to notify you of recurring events (like wedding seasons) under our policy terms?
- 15. What is our deductible for premises liability claims, and has it changed?
- 16. Are we covered for liquor liability if we permit alcohol at third-party events?
- 17. What documentation would you need if we file a claim related to a wedding event?

08

**DOCUMENTATION & RECORD-KEEPING**

*Your Paper Trail is Your Best Defense*

In a liability dispute, your documentation is your defense. Churches that maintain thorough, organized records of their wedding events are dramatically better positioned in litigation and insurance claims. This section tells you exactly what to keep and for how long.

**The Wedding Event File**

For every wedding your church hosts, create a physical and digital file containing:

- Signed Facility Use Agreement with initials on every page
- Signed Alcohol Acknowledgment (if applicable)
- Certificate of Insurance from every vendor
- Vendor Approval Log (list of all approved vendors with contact info)
- Pre-event facility inspection report (signed by your coordinator)
- Post-event facility inspection report noting any damages
- Payment receipts for damage deposits and fees
- Any incident reports completed during the event
- Correspondence with the couple and vendors (keep email threads)

**Retention Schedule**

Document Type	How Long to Keep
Signed Facility Use Agreement	7 years minimum (10 years recommended)
Certificates of Insurance	7 years minimum
Incident Reports	10 years minimum — indefinitely if there was a known injury
Payment Records	7 years (IRS requirement for tax records)
Inspection Reports	7 years minimum
Vendor Correspondence	3 years post-event minimum

**DIGITAL BACKUP**

*Store all event documentation in a cloud-based system (Google Drive, Dropbox, or your church management software) in addition to physical files. Fires, floods, and data loss have destroyed churches' legal defenses. A digital backup costs almost nothing and could save everything.*

09

**INCIDENT RESPONSE PROTOCOL**

*What to Do When Something Goes Wrong*

Despite the best planning, incidents happen. How your church responds in the immediate aftermath of an incident is just as important as your preventive measures. Follow this protocol every time.

**The First 60 Minutes After an Incident**

<b>1</b>	<b>ENSURE SAFETY FIRST</b>	Address any ongoing medical or safety emergency immediately. Call 911 if there is any doubt. Do not prioritize documentation over human safety.
<b>2</b>	<b>PRESERVE THE SCENE</b>	If it is safe to do so, photograph the scene before anything is moved or cleaned. Your smartphone is your best tool here.
<b>3</b>	<b>GATHER WITNESS INFORMATION</b>	Collect the name, address, and phone number of all witnesses. Do this promptly — witnesses scatter after events.
<b>4</b>	<b>COMPLETE AN INCIDENT REPORT</b>	Fill out your church's Incident Report Form immediately. Do not rely on memory — document what you observed, not conclusions about fault.
<b>5</b>	<b>NOTIFY YOUR INSURANCE CARRIER</b>	Contact your church's insurance broker or carrier within 24 hours of any significant incident, even if you are unsure a claim will result. Late notification can jeopardize coverage.
<b>6</b>	<b>DO NOT ADMIT FAULT</b>	Train every staff member and volunteer: never say 'I'm sorry, that was our fault' or similar statements. Express concern for the person's wellbeing without admitting liability.

10

**MASTER WEDDING COORDINATOR CHECKLIST**

*The Complete Pre-Event, Day-Of, and Post-Event Protocol*

This master checklist is designed to be printed, completed, and filed for every wedding your church hosts. It serves as both a practical operational guide and a documented record of your church's due diligence.

✓	PHASE 1: BOOKING & AGREEMENT (6+ Months Before)
<input type="checkbox"/>	Provide couple with complete Facility Use Agreement and Vendor Requirements packet
<input type="checkbox"/>	Collect and process signed Facility Use Agreement with all pages initialed
<input type="checkbox"/>	Collect damage deposit and provide written receipt
<input type="checkbox"/>	Review and approve event timeline (ceremony, cocktail hour, reception)
<input type="checkbox"/>	Confirm space availability and reserve all needed rooms in church calendar
<input type="checkbox"/>	Discuss and document alcohol policy — get signed acknowledgment if alcohol permitted
<input type="checkbox"/>	Provide couple with Approved Vendor List and prohibited items list
<input type="checkbox"/>	Schedule venue walkthrough with couple and their coordinator (if applicable)

✓	PHASE 2: VENDOR COORDINATION (30-60 Days Before)
<input type="checkbox"/>	Send Vendor Insurance Requirements letter to all confirmed vendors
<input type="checkbox"/>	Receive and file Certificate of Insurance from every vendor — verify Additional Insured status
<input type="checkbox"/>	Review vendor setup requests — approve or deny ceiling attachments, special equipment
<input type="checkbox"/>	Confirm vendors understand facility rules (no confetti, no permanent adhesives, etc.)
<input type="checkbox"/>	Verify catering/bar service has current health permits and liquor license (if applicable)
<input type="checkbox"/>	Confirm all vendors have emergency contact for day-of church coordinator
<input type="checkbox"/>	Review and approve final floor plan and decor layout
<input type="checkbox"/>	Ensure adequate parking capacity; arrange overflow or shuttle if needed

✓	PHASE 3: PRE-EVENT INSPECTION (Day Before or Morning Of)
<input type="checkbox"/>	Conduct walk-through of all event spaces; photograph current condition
<input type="checkbox"/>	Complete and sign Pre-Event Facility Inspection Report
<input type="checkbox"/>	Test all AV systems, lighting, microphones, and sound equipment
<input type="checkbox"/>	Verify AED is accessible and all batteries are charged
<input type="checkbox"/>	Confirm fire extinguishers are in place and inspection tags are current
<input type="checkbox"/>	Test all emergency exits — confirm they are unobstructed and properly lit
<input type="checkbox"/>	Confirm accessible pathways are clear and accessible restrooms are unlocked
<input type="checkbox"/>	Brief all church staff and volunteers on their event roles and emergency protocols
<input type="checkbox"/>	Post evacuation maps in all event spaces
<input type="checkbox"/>	Confirm First Aid kit is fully stocked and accessible

✓	PHASE 4: VENDOR ARRIVAL & SETUP (Day Of)
<input type="checkbox"/>	Greet and check in every vendor — confirm they are on your approved vendor list
<input type="checkbox"/>	Verify vendors do not bring any unapproved equipment or persons
<input type="checkbox"/>	Conduct walkthrough with caterer to confirm kitchen access and restrictions
<input type="checkbox"/>	Monitor vendor setup to ensure no ceiling attachments or prohibited decor
<input type="checkbox"/>	Confirm candle arrangements comply with policy (enclosed holders, proper bases)

<input type="checkbox"/>	Ensure vendor equipment does not block accessible pathways or emergency exits
<input type="checkbox"/>	Confirm bar setup is staffed by licensed/certified bartender (if applicable)
<input type="checkbox"/>	Collect contact information for on-site vendor representatives

<b>✓</b>	<b>PHASE 5: DURING THE EVENT</b>
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<input type="checkbox"/>	Maintain one designated church staff member on-site at all times during event
<input type="checkbox"/>	Conduct periodic walkthroughs every 30-45 minutes during reception
<input type="checkbox"/>	Monitor for signs of intoxication and implement intervention protocol if needed
<input type="checkbox"/>	Address any safety hazards immediately — do not wait until after the event
<input type="checkbox"/>	Complete Incident Report immediately if any injury or property damage occurs
<input type="checkbox"/>	Enforce last-call policy at designated time if alcohol is permitted
<input type="checkbox"/>	Monitor weather conditions and activate weather protocol if required
<input type="checkbox"/>	Confirm vendors begin breakdown at scheduled time and respect curfew

<b>✓</b>	<b>PHASE 6: POST-EVENT CLOSEOUT</b>
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<input type="checkbox"/>	Conduct walk-through immediately after all vendors have departed
<input type="checkbox"/>	Complete and sign Post-Event Facility Inspection Report
<input type="checkbox"/>	Photograph any damages before anything is cleaned or repaired
<input type="checkbox"/>	Document all damages with cost estimates and contact couple within 48 hours
<input type="checkbox"/>	Process damage deposit refund or deduction within timeframe specified in FUA
<input type="checkbox"/>	File all event documents (FUA, COIs, inspection reports, receipts) in permanent file
<input type="checkbox"/>	Report any incidents to insurance carrier within 24 hours of the event
<input type="checkbox"/>	Send brief follow-up survey to couple to improve future events
<input type="checkbox"/>	Update vendor notes — flag any vendors who violated policy or caused issues
<input type="checkbox"/>	Archive digital copies of all event documentation in cloud backup



## QUICK-REFERENCE TEMPLATES

Ready-to-Use Documents for Your Wedding Program

The following are template language blocks that your church attorney can incorporate into your official documents. These are starting points — not final legal documents. Every template should be reviewed by a licensed attorney familiar with your state's laws before use.

### Template A: Indemnification Language for Facility Use Agreement

INDEMNIFICATION. User agrees to defend, indemnify, and hold harmless [Church Name], its officers, directors, employees, agents, and volunteers (collectively, 'Church Parties') from and against any and all claims, damages, losses, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

- User's use of the facility or any portion thereof;
- The acts or omissions of User, User's guests, invitees, or any third-party vendor retained by User;
- Any breach of this Agreement by User.

This indemnification obligation shall survive termination of this Agreement. Church Parties shall not be liable for any indirect, special, incidental, or consequential damages arising out of this Agreement.

### Template B: Vendor Insurance Requirement Notice

Dear [Vendor Name],

Thank you for your services at the upcoming event at [Church Name]. To protect all parties, we require the following documentation before we can authorize your access to our facility:

- Certificate of Insurance (ACORD 25 form) showing minimum \$1,000,000 General Liability coverage per occurrence
- [Church Name] must be listed as an ADDITIONAL INSURED on your policy (not merely Certificate Holder)
- COI must be submitted to [church email] no later than 30 days prior to the event date

Failure to provide required documentation will result in denial of facility access on the event date. Please contact us with any questions.

**Your congregation deserves security.**

*The couples you serve deserve excellence.*

This guide is a living document. Review it annually, update your templates with your attorney, and share it with every church you know that hosts weddings.

Developed by Poole & Jackson Insurance Agency | Church Risk Management