

AGENDA

9-10 Club Serving Soup to the Hungry Meeting of the Board of Directors December 10, 2015

Call to Order -12:33pm ATTENDING: Maureen Halstead-Rogoza, Sheila Connelly, Ray Audette, Mike Fox(via skype), Cal Jones, Aldo Nazarko, Dorothy Parker

Adoption of Agenda: moved Cal, seconded Rae

Adoption of Minutes of November 5, 2015

OLD BUSINESS:

1. Sabrina Ostachowicz from Brown Brothers joined us to discuss our insurance questions arising from our Business Insurance Policy no. 5A1262382 from Intact Insurance, policy period September 29, 2015 to September 29, 2016

QUESTIONS WITH SABRINA'S REPOSE -

- Denton's note (page 2) states we have \$500,000 coverage for damages to the soup kitchen premises, but then states there are exemptions, one of which is "damage to property owned, occupied or rented by the Society." What does this mean? answer : *Soup kitchen premises is the space we are using. This is covered under the Tenants Legal Liability Section D Pg. 6+. If another part of building is damaged is covered under Bodily Injury, Personal Injury and Property Damage Pg.1+*
- Denton's note (page 2) points out we have \$2,000,000 personal injury coverage, including accidental injury or assault. The memo then states this doesn't cover "injuries resulting from abuse." What is the definition of "abuse"? answer: Abuse refers to intentional misconduct. Further question arose, regarding who can be doing the misconduct? At the Soup Kitchen the possibility of client intentionally being abusive or having behaviour deemed to be "misconduct" was highly probable Sabrina will do a follow up checking into with whom or how OUR PLACE gets coverage for this.
- Is the amount of \$2,000,000 liability coverage we carry adequate or in line with other, similar organizations? What would be the cost of increasing this? Sabrina suggested it was minimal coverage. \$3,000,000 liability from Intact would cost \$1175 and \$5,000,000 - \$1425.
- Contract with Our Place: Dentons has suggested the "Service Agreement be added as an insured contract under the terms of the Business Policy." Is this possible/recommended? Would it increase our premium? answer: Sabrina will need Service Agreement to forward to Intact. Service Agreement is with OUR PLACE for the morning "Greeter" in the mornings. Sheila will forward the agreement to Sabrina.
- Volunteer liability waiver? Any advice or comment? answer: Not recommended. Sabrina added also that volunteers are considered "named insured" so are not covered. Medical is covered but only if done to a client not to a volunteer. Maureen asked what insurance coverage other groups

with volunteers have? Sabrina will look further into coverage for volunteer workers.

- Liability for Damage to the Cathedral Building: Dentons recommends we ask for confirmation, in writing, from our insurer that this is “an accurate description of our coverage:
 - o Up to \$500,000 in coverage for damage, including fire damage, to the portion of the Cathedral basement rented by the Society; and
 - o Up to \$2,000,000 in coverage for damage, including fire damage, to any other parts of the Cathedral building or other property of third parties.”
answer: This is what policy wording states but Sabrina will follow up with Intact for written confirmation.

Sabrina will contact other insurance companies to find out what they would be able to provide for coverage and at what cost.

Brief discussion about insurance as coverage for “worse case scenario” and the need for a board to show “due diligence”.

****POST MEETING NOTE: Dec 15. Maureen received an email follow up from Sabrina addressing things discussed. Maureen forward this email to board members to read and forward further questions to her.**

NEW BUSINESS:

Financial Report:

1. not available. Will be circulated when Pat returns
2. Cal will update Financials on Victoria Foundation website as well as add current minutes to board meetings.

Operations Report:

1. 2015 Christmas party was a success and was attended by over 70. Board members and team leaders were acknowledged for contributions and support. Door prizes were a fun addition.
2. in camera discussion
3. Search for new board members continues. Susan Navarocki has been asked to submit bio.

Fundraising Committee:

1. Info letters sent to Rotary Clubs describing work of Soup Kitchen ... watching for responses
2. Rae will join the committee.
3. Thank you cards are going out on receiving of donations.
4. Mike will follow up on DND unio.n contact and gaming funds.
5. Cal will update donor list on The Soup Kitchen website.
6. Committee will discuss formate of our financial statements.

Adjournment: 2:03pm Next meeting January 7, 2015, 12:30 p.m.