

# JIF Benefits

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Arising out of a recent meeting with Mr Peter Beckbessinger who oversees the joint Insurance Fund (JIF), and from questions posed at FWC and Finance Board, I list the additional benefits from our membership with JIF.

These are over and above the normal insurance on property and contents listed with JIF.

## 1 Public Liability (A separate hand-out providing more details is available)

Peter lists these as; general, property owners, tenants, products, incidental medical malpractice, employer's liability, wrongful arrest and defamation, legal defence costs and motor excess of loss cover. In other words; this policy covers the legal liability for acts of negligence for which the Diocese or certain members of the diocese are legally liable.

The limit is R35 million.

## 2 Group Personal Accident (A separate hand-out providing more details is available)

This covers named members of the Diocese for death and/or injury following an accident. The amount of the pay-out is dependent on the injury, and follows a prescribed formula. This includes a death benefit and certain medical expenses.

The purpose of this policy is to cover the Diocese when hiring or employing temporary replacements for the named person in the event of them being injured.

Note It is the Diocese who are the insured and not the individual. All proceeds of any claim are therefore paid to the Diocese. The Diocese has the prerogative to pay something or nothing to the individual.

Note Would it be wise for the Diocese to place in writing – perhaps in a Memo to all named members - that this is how this policy works? It is also possible for other members and family to be added in their personal capacity (they then receive the benefit of any pay-out). The annual premium is very small. But, such permission must be an official policy of the Diocese and have rules by which it operates.

## 3 Professional Indemnity

This is a basic cover designed to cover Clergy, Trustees and Volunteers, etc. for any liability arising from professional advice or services rendered.

## 4 Fidelity Guarantee Policy

This covers the dishonesty of employees where they are involved in acts of fraud or theft of diocesan funds and / or goods.

I presume this also covers individual churches who suffer from similar incidents. We should check on this before advertising this fact.

Peter Beckbessinger expressed his willingness to assist us and to answer any further questions we might have over these or any other issues.

Luke Pretorius