



Mennonite Union Aid

CANADA

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A Mutual Aid Plan of the Church of God in Christ, Mennonite

Sharing Makes a Difference

Mennonite Union Aid Canada

Rules & Regulations

No society of nations, no people within a nation, no family can benefit through mutual aid unless good will exceeds ill will; unless the spirit of cooperation surpasses antagonism; unless we all see and act as though the other man's welfare determines our own welfare.

Henry Ford II

Current year revisions to the manual are indicated by blue text.

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Preface

Extending over a period of many years there had been a real concern among the brotherhood to try to work out a plan to assist each other in cases of loss caused by the elements of destruction. They also felt that ways and means should be found to provide funds that would be available for immediate distribution among the brotherhood if and when losses occurred.

This matter was taken into consideration at the General Conference held on November 3, 1942, at the Lone Tree Church, Galva, KS. This resulted in General Conference appointing a committee to make it their duty and responsibility to work out a plan to supply this long-felt need.

This plan should then be presented to the next General Conference for prayerful consideration and approval upon that it would be fully in accordance with the teaching of Christ and the apostles.

Therefore we have set up a system which we believe, according to the best of our understanding, complies with the apostolic admonition, "Bear ye one another's burdens," which shall assist brethren who sustain loss from misfortune, and that in a measure it will not be necessary to enter into general insurance companies.

The assessment plan has been adopted to raise the necessary funds and participants will give systematically according to the evaluation of their entered property. We do not consider this system to be an insurance company. This system was brought into operation on October 1, 1943. After functioning for three years, the General Conference, which was held on November 10, 1946, adopted the set-up with the reserve that adjustments and improvements should be made at future general meetings.

Since 1966 a separate treasury and accounts have been maintained for Canadian members. At a General Annual meeting on March 25, 1988, in Linden, Alberta it was resolved that the Canadian business be moved and established to a Canadian center.

We trust that our brethren will adopt this plan and give cheerfully at this time in our abundance as Paul teaches: “that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want, that there may be equality.” II Cor. 8:14

The Committee

The object of the Aid Plan of the Church shall be to aid members who sustain losses by Animal Collision, *Collision in Transit, Drowning, Earthquake, Electrocution, Explosion, Fire, Flood, Hail, Lightning, Predators, Storm, Suffocation, Theft, Upset, Vandalism, and Miscellaneous Losses as per regulations stated and specified in this book by the Board of Directors of Mennonite Union Aid Canada.

Constitution – Article 1

1. This organization shall here-in-after be called “Mennonite Union Aid Canada.” (MUAC)
2. Mennonite Union Aid Canada shall operate on a not-for-profit basis and function under the direction of the General Conference of the Church of God in Christ, Mennonite.
3. The administration of Mennonite Union Aid Canada shall be controlled by an executive committee and a board of directors.
4. The executive committee shall consist of three (3) members: chairman, secretary and treasurer. Each member shall serve a term of four (4) years. The expiration date for a member of the executive committee shall be the first day of the month following the General Annual Meeting of the Church of God in Christ Mennonite. (General Annual Meeting) The newly appointed members of the executive committee shall take office on the day following the approval of his appointment by the General Annual Meeting. The board of directors shall appoint or re-appoint members of this committee, as the number of expiring terms may dictate. The executive committee shall appoint a general secretary and a bookkeeper(s) and such other staff as it may deem necessary.
5. The board of directors shall consist of three (3) members, each serving a term of four (4) years. During each General Annual Meeting members of the board shall be elected or reelected, as the number of expiring terms may dictate.
6. The executive committee and the board of directors shall meet once or twice a year in a general meeting at the discretion of the executive committee. It shall be their duty to formulate resolutions and make any amendments which they may deem necessary for the proper functioning of MUAC.

7. The financial report to the General Annual Meeting shall be printed at the close of each fiscal year in the conference Financial and Activity Report book. Any policy changes shall become effective at the first of each fiscal year and added to the financial report.

8. In keeping with our General Conference decisions, MUAC shall refrain from depositing any money or funds when and where they would yield any interest.

Duties of Officers – Article 2

A - Board of Directors:

1. The board of directors shall have the power to fill any vacancies in the board.

2. The board shall be responsible, at their discretion, for the auditing of the books of the office manager and treasurer.

3. When funds in the treasury are not sufficient to pay current losses, it shall be the duty of the board of directors, together with the executive committee, to borrow sufficient money to pay the losses. Furthermore, they are then authorized to raise the levy on the next assessment to the extent that the aforesaid loan can be paid in full. If the board of directors and executive committee deem it advisable to make a special assessment, they are authorized to do so.

4. It is the responsibility of the board to investigate and help solve problems which may arise in general. Each director shall have the oversight of his allocated territorial district and see that all rules and regulations are observed.

5. It shall be the duty of the board to appoint or re-appoint one or two members of the executive committee every two years, as the number of expiring terms may dictate, or in the event of a vacancy.

6. The board shall have the authority to appoint an assistant treasurer and/or secretary whenever needed.

B - Chairman (Executive Committee):

1. The chairman shall preside at all board meetings and special MUAC meetings.
2. Together with other members of the board it shall be his duty to see that all “Rules and Regulations” of MUAC are observed.
3. He shall sign all district losses to be paid by the office manager.

C - Treasurer (Executive Committee):

1. The treasurer shall review the records of all money received and paid.
2. Together with the chairman and secretary he shall review all district losses.

D – Secretary (Executive Committee):

1. The secretary shall take minutes at all board meetings and special MUAC meetings and keep a record of the same.
2. Together with the chairman and the treasurer, he shall review all district losses.

E – General Secretary (Office Manager):

1. The duties of the office manager shall be to keep a complete record of all property represented by MUAC. Upon receipt he shall acknowledge all new policies, additions, cancellations, loss reports, etc. He shall give a semi-annual report of all transactions to the Board of Directors.
2. He shall deposit all monies received at regular intervals and give a report of the same to the treasurer.
3. All eligible losses shall be paid within thirty (30) days after completion of the proof of loss if clients have paid their current assessment premiums.

4. Upon request, he shall furnish a new district with any information needed to establish and operate the new district. It shall be his duty to furnish all districts with the necessary material, such as application forms, loss report forms, etc.

5. He shall be authorized to have any needed material purchased at any time.

District Regulations – Article 3

A - Organizing:

1. When a congregation desires to enter into Mennonite Union Aid Canada, it shall be the duty of that congregation to call a meeting and appoint a local district committee consisting of a secretary and two valuers. The congregation shall then report the results to the general secretary at the home office.

2. Districts shall have their local annual meetings where they shall elect their local committee.

3. The district committee should arrange periodic meetings to review member's policies and make adjustments as needed.

B - District Secretary:

1. The duties of the district secretary shall include making a complete report, thus reporting any and all additions and cancellations, as well as losses, etc. to the general secretary. District Secretaries shall give full details when reporting losses. Carelessness and/or negligence may make a loss ineligible for payment.

2. He shall confirm all statements and reports of the district with his signature.

3. All correspondence to the general secretary from an organized unit or district shall be through the local district secretary. He shall be responsible to notify the office of any excommunication in his congregation so that proper procedures may be followed for termination of policies.

4. Local district committees should enlist either experienced help or advice from other local district committees when problems arise as to appraising high risk property to be entered or adjusting of heavy losses.

5. District committees shall investigate and give due warning on fire hazards when applications are made. All precautionary measures and all possible care should be taken to prevent fires and losses of every type and kind.

C - Valuers:

1. The duties of the valuers shall include making a true and just evaluation of all buildings and contents, livestock, machinery, or any other property which the applicant may desire to enter into the organization.

2. It shall be the duty of the valuers, together with the district secretary, to make a true, just, equitable, and impartial appraisal when a loss occurs in the district. The valuers are also required to confirm all new applications and loss reports before the district secretary sends them to the general secretary. Additions and/or cancellations do not need valuers confirmation unless the district secretary is in question about any matter pertaining to the addition or cancellation.

Applications – Article 4

1. MUAC shall only enter property owned by members of the Church of God in Christ, Mennonite. **Exception: Non members under the age of 18 may enroll property in their parents' policy. If by the age of 18 they are not yet a member, their coverage will be reviewed for cancellation.**

2. The MUAC board shall reserve the right to reject or re-classify any or all applications.

3. Property is entitled to the benefits of MUAC as soon as the local secretary has been notified of the applicant's intent to cover the property. The valuers and district secretary shall determine the

value of the property and submit a completed and signed application to the main office within thirty (30) days of such notification, and all premiums shall be paid in a timely manner in order for the coverage to remain valid. For existing policy holders, there is a fourteen (14) day grace period during which newly purchased property is covered, provided the district secretary is notified during this time period.

4. All applications for property coverage should be submitted on the appropriate MUAC form or its equivalent if computer generated forms are preferred. All property shall be entered at a true assessed valuation, including the value of labour on new construction.

5. MUAC shall not accept applications from partnerships, corporations, or trusts where any partner, shareholder, or member of the partnership, corporation, or trust is not a member of the Church of God in Christ, Mennonite.

6. **When the head of the home is not a church member, but his wife is, and their property is jointly owned;** the wife may enter their primary dwelling and contents and any buildings and contents used for upkeep of the house or yard into the aid plan at current market value under her name. She may also enter other property into the aid plan if she is the sole owner of said property.

7. Where the need exists for bookkeeping purposes or because of joint ownership, multiple policies may be issued.

8. All single items with a valuation of \$5,000 or more, shall be entered separately.

9. MUAC will cover replacement cost when required by a lending agency for residential or small business. When 1) replacement cost is required by the lending agency for larger businesses or, 2) if there is a large discrepancy between fair market value and replacement cost or, 3) the local committee is uncomfortable with the situation, these cases shall be reviewed on an individual basis by the executive committee and/or board.

Entries – Article 5

A - Buildings & Contents

1. When buildings are entered into MUAC and remain vacant for any considerable length of time, they are subject to cancellation, unless properly cared for. They must be kept in a safe and reasonably good condition.
2. All old and unstable buildings shall be inspected periodically. If a building is condemned, any property there-in shall not be eligible for coverage.
3. Siding on buildings shall be of substantial material or else these buildings will not be covered by MUAC.
4. When property is mortgaged and the lien-holder demands that such property shall be occupied, MUAC recommends that the applicants shall meet these requirements.
5. Harvested crops may be entered into MUAC under building contents, but lose their protection upon being marketed.
6. Computers and related equipment may be entered under household contents. (Valuations shall be high enough to cover all such items.)
7. All yard fences, and all unattached patio covers and car ports shall be entered as separate items.
8. Signs, such as church and business signs, should be included in the valuation of the property that is covered.
9. Power poles and accessories should be included when evaluating and entering buildings.
10. Normal household operating cash may be included in the value of house contents. MUAC is not responsible for large amounts of cash stored long-term on the policy holder's premises.

11. MUAC requests that mobile homes, brooder houses, machine and cattle sheds, grain bins, and other such buildings be securely anchored against wind and storm especially in areas known to experience high winds.

12. Dwelling houses shall include items connected with or for the maintenance of the house, including water systems in separate buildings, furnishing water for the house. However, separate water wells and/or systems for other buildings or purposes must be listed as separate items.

13. When property such as household goods, shop contents, tools, etc. is entered in MUAC with a blanket valuation, it shall be entered at a valuation high enough to include all related property. If the total valuation is too low to cover all items, payment on partial losses will be prorated.

14. [Children's bicycles](#) and other yard items may be entered under lawn & garden equipment.

15. House contents should not be entered for less than 50% of replacement value.

16. Growing nursery stock in greenhouses with a controlled environment will be covered from elements of fate.

B - Machinery & Equipment

1. Trailers (machinery, livestock, and utility) and vehicles which must be tagged may be entered in MUAC. However, they are not covered for collision and/or upset. Collision and upset are covered when entered in BAAC.

2. Machinery that qualifies for general rates may be covered under commercial rates at the request of the policy holder, thus extending coverage for collision on the job. (See Article 9-D, #3-5)

3. Fuel covered by MUAC should be entered at a high enough value to cover the maximum inventory on hand at any given time.

4. Equipment being held under a lease-to-purchase agreement is considered eligible for MUAC coverage.

~~5. Trailer dealers may cover their trailer inventory in MUAC. This includes collision and upset coverage for these trailers while in transit.~~

C - Livestock

Livestock shall be enrolled at full valuation at all times, giving consideration to changes in flock or herd count, age, weight and market price. For example a flock of day old chicks may be worth \$20,000 but at maturity, would be worth \$100,000 so they should be entered for \$100,000.

D - Short Term Contracts

Items such as chemicals, seed, fertilizer, seasonal inventory, or any other property may be entered on a monthly basis, under a short term contract.

E - Builder's Contracts

Buildings under construction which the brother/contractor is held responsible to cover may be entered on a monthly basis, under a builder's contract.

Cancellations – Article 6

1. When a member wishes to cancel property out of the plan, they shall contact their local district secretary who shall submit the cancellations to the office on addition/cancellation forms.

2. MUAC Policies terminate automatically when property entered in MUAC is sold, or when transferred in a contract, or else, when a partnership is dissolved, unless the party who becomes the owner is a member of the Church of God in Christ Mennonite. In such cases a formal transfer through the district secretary is required. However, if the transfer is made to a non-member and this property is mortgaged, this policy shall remain in effect for a period of fifteen

(15) days after notice of the transfer is given to the lien-holder by official notification, with the understanding that no other source shall have any ruling power in determining the amount of a loss.

*Exception: Business inventory is covered until delivered to customer.

3. When a brother is excommunicated from church fellowship, he waives his right to property coverage in MUAC. However, MUAC shall continue to provide coverage until the end of the current fiscal year. If this provides insufficient time for him to secure coverage from another provider, a short grace period can be extended at the discretion of the executive committee and the main office.

Non-Covered Property – Article 7

1. Collectors' items (e.g. coins, guns, antiques, etc.), shall not be eligible for coverage.

2. MUAC permits covering sporting goods. However, we encourage carefulness that the enrolled property is in keeping with the teachings of the Church. The responsibility for screening property to be entered in MUAC lies with the home congregation.

3. Cargo or items in transit are not covered by MUAC unless all items are entered under an MUAC policy, and are the property of a policy holder.

4. Aircraft are not eligible to be entered in MUAC except drones used for business purposes.

5. MUAC does not pay for damage or loss to rented or borrowed equipment or property, unless said property is owned by a church member and entered in MUAC.

6. Recreational vehicles and trailers used for semi-permanent housing may be covered in MUAC. However, there is no collision coverage on them while being moved from one location to another.

7. Standing timber and nursery stock planted in the ground are not covered by MUAC. Nursery trees and plants that have been harvested can be considered as inventory for resale and may be covered by MUAC.

8. MUAC will not cover multi-family dwellings such as duplexes, condominiums, townhouses, etc. unless the whole building is owned by church members.

Rates – Article 8

Rates are annual unless otherwise noted and are based on a per \$100 valuation.

A - General Property:

- Church Properties - All valuations..... \$.28 (A rate)
- Primary dwelling & contents..... \$.20 (D rate)
(includes owner occupied portion of multi-family dwelling.)
- All other general valuations \$.28 (B rate)

B - Business & High Risk Property

Irrigation sprinklers, portable saw mills, fertilizer plants, grain dryers, motels, restaurants, bakeries, laundries, dry cleaning shops, electrical shops, cabinet shops, auto repair shops, body shops, printing shops, manufacturing plants, retail stores, lumber yards, paint shops, service stations, commercial machinery (machinery used more than 50% for custom or commercial work), laser equipment, GPS equipment, heavy duty road and logging equipment, greenhouse plants, wind-chargers or wind-generators, communication systems, (two-ways), yard fences, unattached patio covers and car ports, multi-family residential rentals, commercial lawn care business equipment, mobile workshops left in field, fish pond monitoring systems and related equipment, ATV's, (3-4 wheelers, etc.), mopeds, sporting goods & recreational equipment, builder's contracts, and all other buildings and equipment of commercial use \$.50 (C rate)

Feed mills, ~~fertilizer plants~~, commercial saw mills, cotton gins, ~~drones used for business purposes~~, hay and hay sheds that do not meet stacking guidelines as outlined in Article 10, #9 . \$1.00 (E rate)

Harvesting equipment (combines, forage harvesters) to be covered for ingestion losses\$0.75 (F rate)

Short-term contracts\$0.04 per month (G rate)

Drones used for business purposes\$2.50 (H rate)

Losses – Article 9

A - General Guidelines

1. MUAC shall pay losses caused by Animal Collision, Collision* in Transit (and on the job for commercial equipment), Drowning, Earthquake, Electrocutation, Explosion, Fire, Flood, Hail, Lightning, Predators (to livestock), Storm, Suffocation, Theft, Upset, Vandalism, etc. as defined in these rules and regulations. Furthermore, the Board of Directors reserves the right to review any and/or all losses at their discretion.

*Collision is defined as anytime property is hit or hits another object.

2. MUAC shall not be liable for any losses caused by war, riot, or insurrection.

3. MUAC shall not be liable for loss or damage to third party property.

4. MUAC shall not be responsible for loss or damage to property that is not owned by members of the Church of God in Christ, Mennonite.

5. MUAC permits assigning the indemnity to be paid on losses to parties to whom their property is mortgaged.

6. If and when properties are entered under partial valuation (80-100% is considered as full coverage), losses shall be paid accordingly.
7. When losses occur in excess of \$3,000,000 per loss, the total amount paid shall be \$3,000,000 plus one-half (1/2) of the remaining amount of loss up to the assessed value. There is an exception for church owned properties and care facilities, where total amount paid may be up to \$4.5M plus one-half (1/2) of the remaining amount of loss up to the assessed value.
8. If a policy holder or their lien holder requests 100 percent coverage on property listed in a policy whose total policy value exceeds \$3M, the premium rate on such a policy shall increase by 20 cents per \$100 for the portion of the total policy that exceeds \$3M (or that exceeds \$4.5M for church owned property and care facilities).
9. Loss payment shall be made based on a current market value and shall not exceed the current listed valuation. When a partial loss occurs, the appraising committee shall make a correct appraisal of the loss sustained, which shall be paid according to the assessed valuation.
10. All claims for loss must be reported to the local district secretary within thirty (30) days.
11. MUAC will cover 50% of the value of lost hearing aids if they have been entered as a separate item on the policy (B rate). Hearing aids are covered at full value for other loss types (see #1 above).
12. In cases of loss where there is other coverage available to pay the loss such as property insurance, liability insurance, or other aid plans, MUAC is secondary to all other sources.
13. When MUAC issues payment on a claimed loss, and the funds are not used to replace or repair the damaged property, that property is no longer eligible for coverage in MUAC.

B - Deductibles

1. A deductible of 0.1% of the total policy value shall be applied to each loss, with a minimum deductible of \$100 and a maximum of \$1,000. The deductible will be calculated by the office as of the loss payment date, and rounded down to the nearest \$100. (Example: The deductible for a policy valued at \$275,000 would carry a deductible of \$200 per incident.)
2. Deductible will be waived [for losses where policyholders self-perform the labor and](#) for church owned properties, except health care facilities.
3. When two policy holders have property damaged by the same incident, each policy holder shall bear his full deductible on his portion of the loss.
4. Livestock suffocation losses carry an additional 15% deductible, when an approved alarm system is not installed and in use. See article 9-E, #1 for details. (Pg. 22)
5. In the event of a hardship situation, the local district committee may request that the deductible be waived, which will be considered on a case-by-case basis.

C - Buildings

1. When a partial loss is paid on a damaged building and the necessary repairs are not made within a reasonable length of time, MUAC shall not be responsible for further damage to the buildings if the loss was sustained due to the initial damage not being repaired.
2. Damages in dwelling houses caused by water pipes and/or hoses breaking are covered under MUAC policy. However, damages as a result of negligence on the policy-holder's part may be considered by the Board. District Secretaries are encouraged to promote preventive measures such as shutting off main valves when buildings will be vacant and installing sewage back-flow valves.

3. Mold remediation is coverable when proper ventilation such as HRV (heat recovery unit) is operating and good maintenance is practiced. Eligible mold claims will be paid out at 75% up to a maximum of \$15,000.

4. When a roof is damaged in a storm, the local committee and policyholder shall determine if the damage warrants replacement of the roof. The loss will be paid on a pro rata basis, according to the projected life of the roof, based on quality and/or type. The following schedule may be used as a guide.

Asphalt	Wood
0 - 6 years 100%	0 - 8 years 100%
7 - 12 years 75%	9 - 16 years 75%
13 - 18 years 50%	17 - 25 years 50%
19 + years 25%	26 + years 25%

Metal

0 - 16 years 100%
17 - 25 years 75%
26 - 35 years 50%
36 + years 25%

Temporary canvas shelter and polyethylene greenhouse cover losses should be depreciated using the following schedule.

0 - 1 year 100%
2 - 4 years 75%
5 - 7 years 50%
8 + years 25%

Polycarbonate greenhouse panels should be depreciated using the following schedule

0-5 years 100%
6-10 years 75%

- 11-15 years50%
- 16+ years25%

5. If shingle damage is not severe enough to warrant replacement, the date of loss and age of the roof may be documented by the local committee. If, in the course of the next few years, the shingles require replacement, the loss may be adjusted according to the age of the shingles at the time damage took place.

6. When there are losses that require cleanup in houses such as flood and smoke damage, MUAC will pay for the cleanup.

7. Small dents caused by hail in roofing, and other minor fractions which cause no damage other than in appearance, shall not be considered eligible for coverage. Reduction in value is considered more than cosmetic and may be considered for payment.

8. Damage caused to grain bins and any other crop storage facilities is not covered when the damage is caused by the stored product.

9. Damaged siding should be prorated by valuers and secretary, taking into consideration the effective useful lifespan of product. The following depreciation schedule may be used as a guide for depreciating vinyl siding.

- 0 - 10 years 100%
- 11 - 19 years75%
- 20 + years50%

10. Solar panels shall be [enrolled at the Commercial rate unless they are affixed to buildings, in which case they will be enrolled at the same rate as the building to which they are affixed.](#)

D - Machinery

1. Small dents caused by hail in machinery, and other minor fractions which cause no damage other than in appearance, shall not be considered eligible for coverage. Reduction in value is considered more than cosmetic and may be considered for payment.

2. When a partial loss occurs as the result of mechanical failure of parts, the loss shall be covered with the exception of the parts that failed. When a total, loss occurs as the result of mechanical failure of parts, the entire loss shall be covered.
3. Upset losses are covered for machinery entered under either general or commercial rates. Carelessness and/or negligence may make a loss ineligible for payment.
4. Collision losses are covered at all times for machinery entered under commercial rates.
5. Collision losses that occur while on the job or in the field are not covered for machinery entered under the general rate; however, collision losses that occur at all other times are covered for such machinery.
6. Any equipment being transported must be securely fastened to be eligible for loss coverage.
7. MUAC will pay for towing and transportation to the nearest repair shop for a covered loss.
8. Damage to harvest equipment caused by rocks or other foreign items picked up by the machine (ingested) shall be eligible for payment provided such equipment is covered under the F rate.

E - Livestock

1. Because human error or negligence contributes to most suffocation losses, cases of negligence may be reviewed by the board of directors with approval being subject to their decision. MUAC also requires that closed confinement buildings be equipped with an alarm system that rings out beyond the farmstead. If such an alarm is absent or switched off at the time of loss, suffocation losses shall carry an additional fifteen percent (15%) deductible.
2. Livestock that does not perish during a storm, or in the next seventy-two (72) hours from the effects thereof, shall not be

considered a loss eligible for payment unless reviewed and approved by the executive committee. Furthermore, livestock must have been entered into the MUAC forty-eight (48) hours prior to any storm. In the event of newly purchased livestock, they must be entered within thirty-six (36) hours of purchase in order to qualify for coverage.

3. Livestock drowned in tail water pits, stock ponds, etc., are eligible for coverage if proper management has been practiced.
4. In the case of the loss of livestock where there is no established market value, the value of the loss shall be established based on the input costs up to the time of the loss.
5. Production losses of livestock and/or poultry are not covered under MUAC policy.
6. Livestock losses due to poisoning and/or sickness are not eligible for loss payment.
7. Veterinarian charges are not covered under MUAC policy.
8. There is inherent risk when putting cattle on open range. The local committee and the policy holder need to determine if the loss, at roundup time, is more than "out on range" average mortality. The input cost of the lost cattle over the average mortality will be covered by MUAC.

Fire Hazards, Precautions, & Losses - Article 10

1. District committees shall investigate and give due warning on fire hazards when applications are made. All precautionary measures and all possible care should be taken to prevent fires and losses of every type and kind. Each applicant shall consider it his duty to warn his brother if he sees him negligent in taking proper precautions against fire, as well as any and every possible cause of loss.
2. Business places must be equipped with sufficient chemical fire extinguishers to meet the requirements of the Provincial Fire Commissioner.

3. MUAC recommends smoke detectors as a valuable safety device.
4. MUAC does not permit commercial workshops to be used for housing or storing machinery or other equipment and is not responsible for losses caused by fire on property destroyed therein. This ruling does not apply to cars, trucks, tractors, or machinery listed under this heading if they are in the process of being repaired.
5. Property like saw mills, etc., where an open fire is kept, shall be entered into MUAC only with the understanding that a watchman will be kept on duty for the duration of the open fire. No loss shall be paid on such property if there is evidence that this precaution has not been observed.
6. It is not permissible to store hay or other combustible material in a building where a welding torch is used.
7. All furnaces, heating equipment, and chimneys in houses, businesses, livestock operations, and industries must be properly confined, insulated, and maintained in order to be covered by MUAC. Furthermore, all heating units and electrical wiring must meet government safety codes. Losses due to negligence may be reviewed by the Board.
8. No motor shall be refueled while running.
9. Hay stacks shall not contain more than 500 ton of hay per stack and shall be separated by a minimum distance of 100 feet in order to be eligible for MUAC coverage under the B rate. Hay stored outdoors or in sheds may exceed these guidelines, but if so, the E rate shall apply to both the hay and any shed it may be stored in. Owners should cover 100% of unpaid hay inventory owned and stored on each farm.
10. Property damaged by water or other methods used to extinguish fire is eligible for replacement.
11. MUAC allows payment to fire departments for services rendered when called to extinguish fires on property covered by MUAC, or for

fires started by a policy holder which cause damage to or pose a threat to neighboring property, with the following stipulation: MUAC will pay up to \$15,000 per fire or fire run. MUAC will also pay to have fire extinguishers refilled if they have been used to fight fires.

Flood Control – Article 11

Many policyholders live, or own property, in areas that are prone to flood because of their low elevation and proximity to waterways. In these areas, losses caused by flood damage to machinery, feed, or grain shall only qualify for payment if the precaution has been taken to elevate an area where these items can be parked, stored, and stacked above the normal known flood level.

Summary – Article 12

Mennonite Union Aid Canada shall strictly abide by and adhere to these rules and regulations. However, should cases occur where applicants claim an adjustment on a loss is not satisfactory, such case shall be submitted to the Board of Directors meeting for a ruling. The Board of Directors shall be the determining body in all such cases.

Congregational Loans – Article 13

MUAC allows reserve funds to be used for the purpose of issuing loans to congregations for buying or building church and school buildings. Standard loans are issued in amounts up to \$350,000 with a seven year repayment schedule. All loans must be guaranteed by a bank letter of credit or by sufficient signatures of brethren, so that in the event MUAC needs the money for operating, it may be recalled with thirty days' advance notice.

Dissolution – Article 14

In the event of the dissolution or winding up of MUAC, after payment of all debts and liabilities, all of the remaining assets would be transferred to a charitable organization with similar aims and objectives.

Territorial Districts for the Board of Directors

Western Canada

- 31 Linden—Linden, AB
- 32 Abbotsford—Mt. Lehman, BC
- 34 Lakeland—Dewberry, AB
- 35 Echo Valley—Bluffton, AB
- 38 Rosedale—Crooked Creek, AB
- 40 Kootenay Valley—Creston, BC
- 41 Fisher Peak—Cranbrook, BC
- 42 Sunnyslope—Linden, AB
- 43 Pembina Valley—Westlock, AB
- 44 Heart Valley—Wanham, AB
- 45 Living Springs Mennonite—Hythe, AB
- 47 Cowichan Valley—Duncan, BC
- 57 Rocky View—Pincher Creek, AB
- 59 Hilltop—Fort Vermilion, AB
- 61 Mt. Ida—Enderby, BC
- 62 Northern Lights—Silver Valley, AB
- 63 Lakeview—Stettler, AB
- 65 Woodland Centre—Vanderhoof, BC
- 66 Alaska Highway—Fort St John, BC
- 67 Quesnel—Quesnel, BC
- 70 Edberg—Edberg, AB
- 75 Swalwell Country—Linden, AB
- 104 Bow Island—Bow Island, AB

Central Canada

- 29 Red River—Rosenort, MB
- 30 Rosenort—Rosenort, MB
- 36 Steinbach—Steinbach, MB
- 37 Pine River Country—Pine River, MB
- 46 Grandview—Grandview, MB
- 48 Altona—Altona, MB
- 52 Greenland—Ste. Anne, MB

- 55 Rosewood—————Ste. Anne, MB
- 60 Whitemouth—————Whitemouth, MB
- 64 Twin Rivers—————Elma, MB
- 68 Sinclair—————Sinclair, MB
- 69 Swan River Valley—————Swan River, MB
- 71 Crystal City—————Crystal City, MB
- 73 Cartwright—————Cartwright, MB
- 86 Bredenbury—————Saltcoats, SK
- 88 Porcupine Plain—————Porcupine Plain, SK
- 90 Brandon Hills—————Brandon, MB
- 91 Endeavor—————Endeavor, SK
- 92 Neilburg—————Neilburg, SK
- 93 Swanson—————Delisle, SK
- 94 Roblin—————Roblin, MB
- 95 Kleefeld—————Kleefeld, MB
- 96 Mountain View—————Birnie, MB
- 97 North Star—————Hyas, SK
- 98 Carrot River—————Carrot River, SK
- 101 Beausejour—————Beausejour, MB
- 105 Northwood—————Leoville, SK

Eastern Canada

- 33 Annapolis Valley—————Waterville, NS
- 39 Bonavista Bay—————Lethbridge, NL
- 50 Roxton Falls—————Roxton Falls, QC
- 74 Kenora—————Keewatin, ON
- 80 Cedar Valley—————Apple Hill, ON
- 81 Maple View—————St. Marys, ON
- 82 Southern Shores—————Kingsville, ON
- 83 Port of Hope—————Aylmer, ON
- 84 Sunrise—————Hesson, ON
- 85 Georgian Heights—————Meaford, ON
- 99 Northumberland—————Tatamagouche, NS
- 103 St. John Valley Mennonite—————Centreville, NB

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