



Helping you **identify**
and **manage** risk

Refugee Sponsorship

Enormous rewards... and potential risks

Canadians have a proud history of providing humanitarian aid to individuals and families who are escaping conflict, persecution and human rights abuses in their homelands. Moved by the extreme plight of Syrian refugees, many of our country's faith communities, registered charities, and non-profit organizations have joined the effort to help resettle these displaced families and integrate them into our communities.

While such compassionate aid speaks to our values and comes with great rewards, it is very important for sponsors to identify and plan for some inherent risks — both to the refugees and to the sponsors themselves. It is equally important to remember that refugees are considered to be vulnerable persons.

The Federal Government, through Immigration, Refugees and Citizenship Canada, provides a variety

of publications and manuals to help potential sponsors navigate through the process. The "Guide to the Private Sponsorship of Refugees Program"¹ is particularly important as it provides a comprehensive review — from defining the various types of sponsoring groups to the roles and responsibilities of both sponsors and refugees.

Obligations and responsibilities

As a sponsoring group, your organization has a legal obligation to provide settlement assistance to the refugees under your auspices. Helping refugees integrate into their new communities and Canadian society comes with a broad range of responsibilities, among them:

There are four sponsoring group categories:

Sponsorship Agreement Holders (SAHs); Constituent Groups (CGs); Groups of Five (G5); and Community Sponsors (CSs).

Faith communities, registered charities, and non-profit organizations are generally SAHs or working under the auspices of an SAH. In 2014, according to a Public Policy Report published by Citizens for Public Justice,² there were 85 SAHs in Canada, of which 72 % were churches or church-connected groups.

ities, among them: providing financial assistance for housing, household items, food, and clothing; providing transportation and living allowances; choosing family doctors/dentists; enrolling children in schools and/or providing for child care; and helping adults find work and/or enrolling them in language and skills development courses.

The sponsorship period generally lasts for 12 months from the date of the refugees' arrival in Canada.

Should a refugee become self-sufficient earlier, this period would be shortened. The estimated cost for a one-year period is \$ 29,000 for a family of four but this may vary based on the location of the community. Your organization should also plan for additional unforeseen costs, for example a major medical event.

The risks... to the refugees and your organization

Having suffered prolonged hardships, many refugees are vulnerable, at-risk people. In a new country with a new language, they may not recognize, or have the resources to deal with the threat of personal harm or exploitation. As a result, they may become victims of physical, verbal, sexual or financial abuse. Sadly, the opposite is also a possibility — sponsored refugees who may cause similar harm to volunteers or other innocent third parties.

Other risks to consider :

- Refugees may suffer bodily harm in auto accidents while being transported to and from appointments. While volunteers' personal auto insurance policies would most likely provide the primary coverage in the event of an incident, volunteers should inform their brokers/insurers that they will be using their personal vehicles for such transport
- Program volunteers may suffer bodily injuries while helping refugees move in and out of a household
- Your organization faces liabilities if your sponsorship program does not have an appropriate financial plan to handle the commitments of refugee settlement
- Your organization faces liabilities if your program is inadvertently mismanaged
- Your organization may be liable to reimburse government agencies for any social assistance loans that refugees have received but cannot repay (e.g. loans for medical exams overseas and travel to Canada)

Best practices for a successful sponsorship program

The first step to ensuring a successful program is the establishment of a Refugee Sponsorship Committee that will be responsible for all aspects of the initiative. The Committee should:

- Make sure that your hiring practices screen all potential leaders/volunteers and include background checks, as well as regularly conducted Criminal Records and Vulnerable Sector Checks
- Develop and implement formal Abuse Prevention Policies and Procedures
- Provide orientation and training for all program leaders and volunteers
- Make sure that program leaders and volunteers sign a "Covenant of Care" document (or equivalent) stating that they understand and will uphold all safety standards, policies and procedures
- Provide supervision and support for program leaders and volunteers
- Identify potential support programs and services available within your organization and your community (housing, education, immigration, employment, recreation, social, health care)
- Estimate and budget the potential total cost of your sponsorship and determine what initiatives are required to meet such costs
- Make sure to get legal advice as required (e.g. when signing leases). Ecclesiastical customers can access legal information through LegalConnex service, a cost-free, included benefit for policyholders
- Obtain reliable background information on all refugee candidates and be alert to potential or existing physical/mental health issues (for

Who is a refugee?

According to the United Nations Refugee Agency, "a refugee is someone who has been forced to flee his or her country because of persecution, war, or violence. A refugee has a well-founded fear of persecution for reasons of race, religion, nationality, political opinion, or membership in a particular social group. Most likely, they cannot return home or are afraid to do so. War and ethnic, tribal, and religious violence are leading causes of refugees fleeing their countries."³

- example, physical disabilities, mental anguish/injury, post-traumatic stress disorder)
- Implement a privacy policy to protect all personal information collected about refugees
- Develop an orientation program for sponsored refugees
- Ensure that adequate insurance is in place including, but not limited to, Commercial General Liability, Directors and Officers liability, and Abuse liability insurance
- Make sure that your insurance broker is informed and up-to-date should there be any changes or new requirements with respect to your Refugee Sponsorship Program

Conclusion

As Canadians, we are fortunate to live freely and securely in a wonderful country. Welcoming refugees to our way of life is a privilege. Sponsoring refugees is both a privilege and a very serious responsibility. A prudently developed and carefully

implemented Refugee Sponsorship Program will protect everyone — refugees, employees, volunteers, your organization... and your reputation. For more information and related Risk Control Bulletins, visit www.ecclesiastical.ca

References

¹ <http://www.cic.gc.ca/english/resources/publications/ref-sponsor/index.asp>

² <https://cpj.ca/wp-content/uploads/PrivateSponsorshipandPublicPolicyReport-1.pdf>

³ <http://www.unrefugees.org>

ABOUT ECCLESIASTICAL INSURANCE

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada's distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.



This advice or information is provided in good faith and is based upon our understanding of current law and practice. Neither Ecclesiastical Insurance Office plc nor its subsidiaries accepts any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the Insured or other party who may read these notes.

ecclesiastical.ca | [@EIOCanada](https://twitter.com/EIOCanada)

