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CHURCH INSURANCE

Our Vocation, Your Security: The Houses of Worship Product

A Broad Package Policy, Designed for All Houses of Worship, to Meet Your General Liability, Property Coverage and Directors and Officers Liability Needs

Why Coverage is Important:

- ▶ Without proper insurance protection, your place of worship could be jeopardized
- ▶ Property damage caused by burglary is on the rise
- ▶ Even with safety precautions in place, accidents can happen
- ▶ Abuse and molestation allegations can happen to any congregation, even if there is no merit
- ▶ Outreach activities, missions and retreats increase the likelihood of unforeseen accidents

Your religious institution is a sacred place for your members and guests; however, maintaining proper insurance is imperative to protecting your institution as well as your mission. Securing coverage at a reasonable price is important to those operating any place of worship, and this insurance offers a variety of tailored coverages to all faiths and denominations.

Additional Advantages:

- ▶ A Berkshire Hathaway Company
- ▶ Fast service
- ▶ A++ rating by A.M. Best
- ▶ Access to a free Human Resources Hotline with an unlimited number of calls and no time limits when employment practices liability is also purchased

Coverage for

Churches with General Liability, Property and Directors and Officers Liability Needs

Why Coverage is Necessary:

- ▶ A fire destroyed an entire church sanctuary. The structure and contents of the administrative office were even damaged by smoke and water. In addition to replacing fixtures, furnishings, equipment and inventory, the church needed to rent space for worship services until the sanctuary was rebuilt.
- ▶ After a religious service, a member of the congregation tripped on a crack in concrete and tumbled down an outdoor flight of stairs, resulting in a concussion.
- ▶ A church elder breached his duty of loyalty by organizing a majority of the congregation into a separate church. The separate church ousted the remaining congregation from church property. The elder had secret meetings among his supporting group and prepared legal documents to transfer the property, all without informing the church's pastor. The court ruled that the elder owed a duty to the whole congregation, and the property was returned to the original congregation.

Eligible Risks:

- ▶ Have up to 30,000 square feet (church operations: sanctuary, fellowship hall, office, etc.)
- ▶ Ancillary social services, including a food bank, thrift store, homeless shelter, halfway house, day care, are acceptable
- ▶ All faiths and denominations

Most Common Ineligible Risk Characteristics:

- ▶ School (Sunday School is acceptable)
- ▶ Any abuse and molestation claims
- ▶ Missions involving construction/building
- ▶ Pool or gymnasium on site