



Houses of Worship

This all-in-one package is designed to meet the needs of your small house of worship operations. Our product can cover small community, start-ups, storefront or inner city operations for all types of religious faiths and denominations.



888-523-5545
USLI.CA

PRODUCT OPTIONS

- ▶ General liability
- ▶ Property coverage
- ▶ Directors and officers and employment practices liability

GENERAL LIABILITY

- ▶ Pastoral professional coverage (up to \$1 million in limits)
- ▶ Abuse and molestation (up to \$1 million in limits)
- ▶ Personal and advertising coverage
- ▶ Hired and non-owned auto liability coverage available
- ▶ No designation premises endorsement
- ▶ No general liability deductible
- ▶ Optional certain criminal or civil proceeding defence cost reimbursement coverage

PROPERTY FEATURES

- ▶ Value endorsement – 14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (signs), \$10,000 (transit), \$5,000 (money and securities), \$5,000 (employee dishonesty) and more
- ▶ Special cause of loss form
- ▶ Optional equipment breakdown – includes free boiler inspection if required in your jurisdiction

DIRECTORS AND OFFICERS/ EMPLOYMENT PRACTICES FEATURES

- ▶ Separate limits of liability for directors and officers and employment practices liability claims (directors and officers limit not eroded by employment claims)
- ▶ Full prior acts coverage
- ▶ Third party discrimination and harassment coverage
- ▶ Defence costs outside the limit of liability
- ▶ Lifetime Occurrence Reporting Provision – unlimited reporting extension for former directors and officers who are not on board when coverage is cancelled or not renewed
- ▶ Data & Security+ endorsement – \$50,000 expense sub-limit each for data breach, identity theft, workplace violence and kidnap

ADDITIONAL ADVANTAGES

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ One of only 7 A++ rated insurance groups in Canada by AM Best
- ▶ Low minimum premiums

WHY SHOULD YOU CHOOSE OUR PRODUCT?

- ▶ Maximize efficiency: One application, one quote, one underwriter, one policy, one renewal, one carrier for all claims, with one concurrent effective date

Our broad policy is designed to meet the needs of all types of religious faiths and denominations with the opportunity to include general liability, property insurance, directors and officers liability and employment practices liability.

WHY DOES YOUR CHURCH NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ Houses of worship board members can be sued for the decisions they make
- ▶ Employment-related laws are the same for any type of organization
- ▶ Most houses of worship have an annual budget that is less than the average cost to defend a claim by litigation
- ▶ Houses of worship have a large general liability and property exposure

COVERAGE FEATURES

- ▶ Separate limits of liability for directors and officers, employment practices liability and general liability
- ▶ Defence outside the limit of liability for directors and officers, employment practices liability
- ▶ Third party sexual harassment and third party discrimination coverage for employment practices liability
- ▶ Mental anguish and emotional distress included in the general liability definition of bodily injury
- ▶ Abuse and molestation sub-limit and pastoral professional included in the general liability limits
- ▶ Functional building cost available
- ▶ Equipment breakdown coverage available
- ▶ Value endorsement – 14 valuable coverage enhancements including water back-up, money and securities, employee dishonesty, signs, transit and more
- ▶ Policyholders have access to services through our Business Resource Center that will assist in growing and protecting their nonprofit

CLAIM EXAMPLES

Nonprofit Directors and Officers: A church elder breached his duty of loyalty by organizing a majority of the congregation into a separate church that ousted the remaining congregation from the church property. The elder held secret meetings among his supporting faction and prepared legal documents to transfer the property, all without informing the church's pastor of his plans. The court ruled that the elder owed a duty to the whole congregation, and could not favor the interests of the majority over the minority. As a result, the property was returned to the original congregation and money damages were assessed personally against the elder.

With its membership growing rapidly, a church's board of directors appointed a new building committee to find land for a larger church. The board selected one of its members to head the committee. That director steadily pressed the committee to approve purchase of a land parcel viewed by the other committee members as pricey, but otherwise perfect. After much discussion, the committee approved the purchase, and the transaction was completed. It was then discovered that the head of the committee had a financial interest in the property. Several congregants took action and named the committee head and the overall board in a lawsuit alleging improper self-dealing, negligence and fraudulent conduct.

Employment Practices Liability: The director of Children's Ministries was terminated and replaced. Her successor was a younger Caucasian male, whom she believed was being paid more than she was. She files suit against the Ministries, alleging racial discrimination, age discrimination, sex discrimination and pay discrimination.

Equipment Breakdown: A cracked section of a cast-iron boiler resulted in replacement of the boiler, causing in \$9,000 of property damage and extra expense at \$1,500 to relocate worship services to an available facility nearby.

General Liability: After the religious service, a congregant tripped on a crack in the concrete and tumbled down an outdoor flight of stairs, resulting in a concussion. A volunteer was decorating the church for a social gathering. While she was standing on a chair to arrange the decorations, she lost her balance and fell, resulting in severe arm injuries.

Property: A fire destroyed a church sanctuary, resulted in smoke and water damage to the structure and contents of the administrative office. In addition to replacing fixtures, furnishings, equipment and inventory, the church needed to rent space for worship services until the sanctuary was rebuilt.

Pastoral Professional: The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. The victim was contemplating divorce and sought advice. The pastor encouraged the wife to stay with her husband due to the sanctity of marriage in God's eyes and to seek couples counseling. As a result, the wife went back to the abusive relationship and was later hospitalized with severe injuries from her husband. She then sued the church and pastor stating that, as a result of the pastor's advice, she stayed in the unhealthy marriage which led to her injuries.

Abuse and Molestation: A Sunday School teacher was accused of sexually molesting a teenager after a bible study session. The teacher quickly denied the charges but was forced to step aside pending a church investigation. After a thorough inquiry, the alleged victim's credibility crumbled when it was reported that she had a long history of inventing stories about herself and others. Moreover, the parents and students who knew the teacher offered evidence that raised serious doubts that the molestations could have occurred. After an exhausting investigation, the teacher was eventually reinstated to his duties. Defending the allegation with no merit was costly.



Access Free and Discounted Business Resources

Every USLI policy comes with access to the Business Resource Centre (BRC). Policyholders can save time and money by utilizing BRC resources so they can focus on growing their business. The BRC can help with hiring and training, navigating personnel issues, managing business operations and more.



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