

HOUSES OF WORSHIP PRODUCT



This product is designed to provide a package solution for houses of worship organizations. Top classes of business include **churches, synagogues, temples, mosques** and **others places of worship of any faith or denomination.**



PRODUCT FEATURES

- ▶ Package options include general liability, pastoral professional liability, abuse and molestation, hired and non-owned auto, directors and officers (D&O), employment practices liability (EPL), property and inland marine.
- ▶ No general liability premises limitation
- ▶ Blanket coverage for fundraisers, special events and outreach activities
- ▶ Church members are included as additional insureds
- ▶ Ability to add inland marine for music equipment, audio/visual equipment, costumes, sets and other property
- ▶ Full prior acts coverage for D&O and EPL
- ▶ Volunteers and third-party claimants included under EPL

ELIGIBLE RISKS INCLUDE

- ▶ Locations with up to 30,000 square feet for worship operations
- ▶ Missionary trips/mission work
- ▶ Houses of worship with a parsonage
- ▶ Risks with a food bank, soup kitchen or homeless shelter

LIMITS AVAILABLE

- ▶ **General liability:** Up to \$1 million occurrence/\$2 million aggregate
- ▶ **Abuse and molestation:** \$100,000/300,000 included, with the option to increase limits to \$1 million
- ▶ **D&O and EPL:** Up to \$5 million
- ▶ **Inland marine:** Up to \$500,000 (\$25,000 per scheduled item)
- ▶ **Property:** Up to \$3 million total insured value for buildings up to 75 years and roofs 25 years old
 - Coastal zones: \$1 million per location
- ▶ **Umbrella/Excess limits:** Up to \$5 million

ADDITIONAL ADVANTAGES

- ▶ Available for quoting by email, phone or web
- ▶ Financial stability of a carrier rated A++ by AM Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

CLAIM EXAMPLES:

EPL: The director of children's ministries was terminated and replaced with a younger Caucasian male, whom she believed was being paid more than she was. She files suit with the EEOC against the ministry, alleging racial, age, sex and pay discrimination resulting in a \$51,000 loss.

General liability: The claimant slipped and fell while attending a funeral at the church resulting in a \$168,000 loss.

D&O: House of worship building was destroyed by fire, and members donated money, jewelry and other things of value to have the building repaired. The space is still unusable, and donors are suing for mismanagement of funds resulting in a \$59,000 loss.

Property: A fire destroyed a church sanctuary, which resulted in smoke and water damage to the structure and contents of the administrative office resulting in a \$374,000 loss.