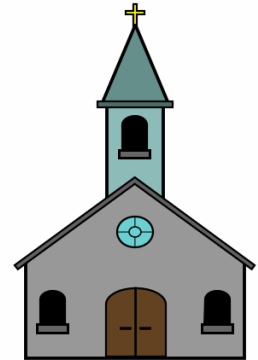




# Church Insurance Coverages



## Property Coverage

- Arson, theft or vandalism information reward
- Equipment breakdown, including computers, boilers, and electrical equipment
- Indirect loss – protection when a direct loss causes an interruption to your operations resulting in a loss of business income, or extra expenses
- Newly acquired or constructed property – our limits exceed industry standards
- Pastor's personal property
- Ordinance or law – when building updates are required by ordinance following a covered loss
- Stained glass windows
- Personal effects and property of others on a worldwide basis; for example, property damaged on a mission trip
- Fire and security alarm upgrade – reasonable additional costs to upgrade your system when replaced due to a covered cause of loss
- Utility services interruption (direct damage and time element) for example, a storm knocks out usage of your utilities and causes damage

## Additional Coverages

- **Crime coverage** provides protection for losses resulting from theft, employee dishonesty, computer fraud, forgery and alteration
- **Electronic data processing** covers direct physical loss to your computer hardware and software
- **Inland marine** covers property that may be transported from one place to another, as well as unique types of property and possessions of artistic merit
- **Key person replacement coverage** provides for the reimbursement of recruitment expenses to replace a senior or executive pastor who dies in a work related accident
- **Limited flood coverage** provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood

## Liability Coverage

- Liability for personal and advertising injury offenses, such as libel and slander
- Medical expenses as the result of bodily injury sustained on your premises, regardless of fault
- Injury resulting from spiritual counseling by your minister, or by an employee or volunteer under the direction and control of your minister
- Expenses resulting from a violent incident occurring during a church sponsored activity

## Optional Liability Coverages

- Non-owned and hired auto liability
- Counselors liability (licensed and fee-based)
- Directors, officers and trustees officers liability
- Employee benefits liability
- Employment practices liability
- Lost wages coverage
- Sexual misconduct liability

*This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy coverages affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.*