

**Coverage Summary Template
For
ABC Christian Reformed Church**

Property Coverage

	<u>Building</u>	<u>Contents</u>	<u>Personal Property of Others</u>
Premise Location	\$1,000,000	\$250,000	\$50,000

Special Form coverage subject to policy provisions, with notable exclusions being flood, mold and earthquake; 100% Insurance to Value; Replacement Cost Coverage/Agreed Value provisions; Contract should include sublimit of \$5,000 for direct loss to covered property caused by water damage from back-up through sewer/drains; subject to \$500 deductible.

Personal Property of Others is needed for personally owned property of employees which is located in the church office including the pastors books.

Systems Breakdown Coverage coverage extension is recommended if premises are heated by a pressure boiler. In addition to boiler coverage, "sudden and accidental breakdown" protection for HVAC equipment/telephone/electronic equipment is also provided (artificial power surge as an example).

Property Extension Endorsement providing additional coverage should be automatically part of contract....see examples attached for illustration purposes.

Extra Expense Coverage—Actual Loss Sustained to provide coverage for extra expense incurred in the event of a covered loss resulting in lease and moving expenses involved with securing a temporary location.

Computer Coverage

\$25,000 Hardware

\$10,000 Software

\$10,000 Extra Expense

EDP coverage form subject to a \$500 deductible.

Crime Coverage

\$25,000 Employee Dishonesty Limit
\$25,000 Forgery and Alteration
\$25,000 Theft of Money and Securities

These coverage limits can be increased as needed in the individual church.

Musical Instrument Floater

\$10,000 for miscellaneous instruments specifically scheduled on the policy. This coverage is written on an Actual Cash Value basis and subject to a \$250 deductible.

If the church has photographic equipment which goes off premise—cameras, projectors or related equipment—then a Miscellaneous Floater should be requested to properly cover this equipment. Note this exposure will often be picked up by coverage extensions offered under the property endorsement.

Fine Arts Floater

Limit is established through a schedule of art listed on the policy and is subject to a deductible of \$250. Note that this coverage is also written on an Actual Cash Value basis. Fine Arts can include pictures, stained glass windows, statutes etc.

General Liability

\$2,000,000 General Aggregate
\$2,000,000 Products/Completed Operations Aggregate
\$1,000,000 Personal & Advertising Injury
\$1,000,000 Each Occurrence
\$1,000,000 Employee Benefits Liability
\$ 300,000 Fire Legal Liability
\$ 300,000 Sexual Abuse Coverage(recommend securing 1mm limits if available)
\$ 10,000 Medical Payments
\$ 5,000 Religious Athletics Medical

Comprehensive General Liability coverage is subject to policy provisions. Higher limits than outlined above are available if deemed necessary by the local church. Volunteers should be included as additional insured on the policy. See policy provisions for specific exclusions and endorsements.

Automobile Coverage

\$1,000,000 Hired and Non-Owned Auto Liability
Schedule owned vehicles with all statutory coverage if exposure exists.

Pastoral Counseling Coverage

\$1,000,000 Limit of Liability
See policy for all provisions including exclusions.

Directors & Officers Liability Coverage

\$1,000,000 Limit of Liability

\$ 2,500 Self-Insured Retention(deductible)

Recommend endorsement which provides Employment Practices Liability offering protection against discriminatory suits brought by employees. See policy for all provisions including exclusions.

Other Coverage being offered now by endorsement include but not limited to:

- Religious Communication and Religious Activity Liability Coverage
- Computer Related Liability Coverage(Web page liability sublimit of \$50,000).
- Discriminatory Acts Coverage-including members, students, volunteers, and other persons not employed within your organization.

Workers Compensation Coverage

Includes all statutory coverage for the state of hire.

Include Employers Liability limits of 100,000/500,000/100,000

Umbrella Liability Coverage

\$1,000,000 Limit

The above “template” constitutes an outline of what coverage are currently made available through insurance companies such as Brotherhood Mutual and Church Mutual. The coverage specifically mentioned must be individually considered by each local church as to the need that their specific organization might require due to the ministry exposures presented.

Specific policies should be purchased with input from a “local insurance expert” to ensure that all coverage are properly identified and covered.

AUTOMATIC BUILDING and PERSONAL PROPERTY EXTENSIONS

DIRECT LOSS EXTENSIONS	EXTENSION LIMIT (POLICY DEDUCTIBLE APPLIES)
1. Property taken off premises	\$25,000 (180 days)
2. Personal Property outside policy territory	\$500 per item; \$2,500 maximum limit (45 days)
3. Personal Property at owned Parsonage	\$2,500
4. Newly acquired or constructed buildings	\$2,000,000 (180 days)
5. Outside objects and structures	\$10,000 per item; \$15,000 maximum
6. Other unscheduled structures	\$10,000
7. Dwelling – related unscheduled structures	10% of dwelling value
8. Improvements made by tenants	10% of personal property limit; \$20,000 maximum
DIRECT LOSS EXTENSIONS	EXTENSION LIMIT (NO DEDUCTIBLE APPLIES)
1. Personal Property of others (non-clergy)	\$2,500 per person/ \$10,000 maximum (excess)
2. Personal property of clergy	\$10,000 per clergy; \$30,000 maximum
ADDITIONAL COVERAGES	ADDITIONAL LIMIT (NO DEDUCTIBLE APPLIES)
1. Debris removal expense	\$10,000
2. Fire Department service charge	\$5,000
3. Fire extinguisher recharge	\$2,500 if recharged within 30 days
4. Automatic fire suppression recharge	Covered if discharge caused by a covered peril
5. Pollutant clean-up and removal at insured premises	\$10,000 if pollution resulted from a covered peril and was reported within 180 days
6. Installed lock recalibration after theft or vandalism	\$2,500 if recalibrated within 10 days
7. Arson Reward	\$10,000
8. Tuition earnings and loss of rental income	\$25,000 blanket limit
9. Extra Expense	\$100,000
10. Valuable papers and records	\$10,000
ADDITIONAL COVERAGES	ADDITIONAL LIMIT (POLICY DEDUCTIBLE APPLIES)
1. Loss of money and securities	\$5,000; loss from specific perils only
2. Interior building damage	Rain, snow, sleet, sand, dust, baptistry overflow included
3. Spoilage	\$2,500
4. Electric Current	\$500
5. Animal Damage	\$2,500, except types of damage excluded in form
6. Damage to gutters & downspouts from weight of ice & snow	Included with special perils form
7. Building glass	Included, no per pane or occurrence limitations

Allied's
Property Protection Plus
for Churches

Building Plate Glass (Tenant)	Included
Debris Removal	25% of loss
Fire Dept. Service Charge	\$1,000
Newly Acquired/Constructed Property (coverage for 180 days):	
Building	\$1,000,000
Personal Property	\$ 100,000
Personal Effects/Property of Others:	
(1) Personal Effects	\$15,000
(2) Property of Others in your care	\$10,000
Property Off-premises	\$10,000
Outdoor Property	\$10,000 for fences, radio/TV antennas (other than parsonage) \$5,000 per Outdoor Sign \$1,000 radio/TV antennas (parsonage) \$10,000 (\$500 max any tree/shrub/plant)
Outdoor signs attached to buildings	See Outdoor Property
Inflation Guard (Building)	4%
Auxiliary garages/storage buildings	Parsonage appurtenant structures 10% of parsonage limit
Premises Limitation	Increased to "within 1,000 feet"
Lock Recalibration	\$5,000 damaged master key
Fire Extinguisher Recharge	\$10,000
Accounts Receivable	\$25,000
Business Income	\$25,000
Extra Expense	\$25,000
Employee Dishonesty	\$10,000
Money & Securities	\$5,000 (\$10,000 peak season)
Valuable Papers	\$10,000
Water Back-up from sewer/drain	\$5,000 occurrence/\$25,000 aggregate
Property in Transit	\$25,000
Electronic Data	\$2,500
Spoilage	\$2,000
Ordinance or Law	Coverage A included; B and C \$150,000

Safeco Religious Institution Ultra Property – Plus

Amendments:	
Building Plate Glass (Tenant)	Included in Personal Property
Debris Removal	\$25,000
Building Extension	To include fences, monuments, signs, statues, walls, outdoor elec. equip. including radio/TV antennas
Fire Dept. Service Charge	Actual Loss
Newly Acquired/Constructed Property (coverage for 180 days):	
Building	\$500,000
Personal Property	\$250,000
Personal Effects/Property of Others:	
(1) Personal Effects	\$10,000 any one person; \$20,000 occur; \$2500 sublimit anywhere in world
(2) Property of Others in your care	\$10,000 any one person; \$20,000 occur
Property Off-premises	\$25,000
Outdoor Property (specified causes of loss)	\$10,000 (no more than \$500 any tree/plant/shrub
Outdoor signs attached to buildings	Limitation of \$1,000 deleted
Coverage Extensions:	
Computers and Software Off-premises	\$2,500
Inflation Guard (Building)	4%
Lawns	\$2,000 each premises
Auxiliary garages/storage buildings	\$20,000 any structure
Clergy Residence Personal Property	\$5,000
Clergy Personal Effects	\$10,000 per person; \$20,000 per occur; \$2,500 sublimit anywhere in the world
Theft Damage to Buildings	\$25,000
Premises Limitation	Increased to “within 1,000 feet”
Additional Coverages:	
Arson Reward	\$5,000
Additional Living Expense (Clergy Residence)	Actual Loss
Lock Recalibration	\$500
Fire Extinguisher Recharge	Actual Loss
Money Orders/Counterfeit Paper Currency	\$1,000
Accounts Receivable	\$25,000
Business Income	\$25,000
Extra Expense	\$25,000
Employee Dishonesty	\$15,000
Forgery or Alteration	\$5,000
Money & Securities	\$15,000 inside/outside (double for Easter, Thanksgiving, Christmas, one day of choice)
Valuable Papers	\$25,000
Water Back-up from sewer/drain	Included
Theft of stamps, tickets, etc.	\$500
Property in Transit	\$25,000

THE | Disseminator™ content liability FACTS

*Introducing The Disseminator™
Media coverage with a technology spin*

SEND US SUBMISSIONS FOR

Small and medium-sized media risks such as ad agencies, broadcasters, publishers, and film and program producers.

WE DO OFFER

- Hudson Insurance Company "A" rated paper
- Occurrence form
- Universal coverage territory
- Limits up to \$5 Million
- Minimum premium of \$1,200 to \$2,500
- Minimum retention of \$2,500
- Defense within the limits

HOW OUR DEFENSE WORKS

Inside U.S., Puerto Rico and Canada:

- Right and duty to defend
- Insured may appoint counsel, subject to consent and supervision

Outside U.S., Puerto Rico and Canada:

- Right, but not duty, to defend
- If right not exercised, defense provided on indemnity basis and insured investigates and defends, subject to our supervision

MORE FEATURES

- Punitive and exemplary damages coverage, where insurable
- Coverage for subsidiaries, with more than 50% ownership interest
- Automatic coverage for new subsidiaries, subject to notice and approval
- Coverage for specified independent contractors

DISCLAIMER

This fact sheet provides an overview only. It does not replace or change the policy.

Services Covered

- Acquisition, investigation, research, development, aggregation and dissemination of content— content includes data, digital code, images, masked works, scents, sounds, tastes, text and textures
- Activities performed on Insured's website
- Insured's own advertising of covered services
- Option to write additional services directly into the policy form

Protection For

- Breach of or failure to maintain confidentiality or protect a confidential source
- Errors, omissions or negligent acts

Personal Injury and Privacy

- Defamation, disparagement, libel, slander, failure to portray a person or entity in a represented manner or light, infliction of emotional distress, outrage or outrageous conduct, all arising out of content
- Any form of invasion, infringement or interference with rights of privacy or publicity
- Wrongful entry or eviction, trespass or other invasion of the right of private occupancy
- Refusal to reveal a confidential source of information, when involving the types of protections listed above
- False arrest, detention, imprisonment, malicious prosecution or mousetrapping

Intellectual Property

- Infringement of copyright, plagiarism or misappropriation or unauthorized use of ideas under implied contract
- Infringement or dilution of title, slogan, trademark, trade name, trade dress, service mark or service name
- Piracy, when it directly relates to copyright or trademark infringement
- Misuse of an intellectual property right in content, when it results in infringement of copyright, trademark or service mark

EUCLID MANAGERS, LLC
Internet • Tech • Media

1627 Main Street, Suite 800
Kansas City MO 64108
816.778.0708 fax 816.778.0715
getconnected@euclidmanagers.com
www.euclidmanagers.com

FREQUENTLY ASKED QUESTIONS (FAQ)

This is a list of the questions you frequently ask us when evaluating our Disseminator™ coverage form. As always, the policy is the controlling document, this is just a general overview of features.

Q. Does your standard policy form provide E&O, Personal Injury, Privacy & Intellectual Property coverages?

✓ Yes. Please note our intellectual property protection excludes patents and trade secrets.

Q. Does your standard policy form provide protection for confidential sources?

✓ Yes, including protection for refusal to reveal a confidential source and breach of/failure to maintain confidentiality or protect a confidential source

Q. What is the coverage territory?

✓ Universal.

Q. Is your policy form occurrence or claims made?

✓ Occurrence.

Q. Do you offer defense cost coverage in addition to the policy limit?

✓ No. Defense costs are within the limit.

Q. Do you cover the cost of retractions/corrections?

✓ Yes, if the retraction or correction was made at our request.

Q. What is your risk appetite?

✓ Small and mid-sized media risks (less than \$50 M in revenues), generally excluding authors and music publishers.

Q. Is the insured allowed to appoint counsel?

✓ Yes, subject to consent and supervision for claims in the U.S., Puerto Rico and Canada. Outside the U.S., Puerto Rico and Canada, insured can still appoint counsel, subject to supervision, but only in circumstances where we did not exercise our right to defend.

Q. What are a few of the unique coverages featured in your policy form?

✓ Standard form includes coverage for cyber-related exposures and provides full E&O (i.e. E&O that is not limited to content).

Q. What types of content are covered?

✓ Data, digital code, images, masked works, scents, sounds, tastes, text and textures.

Q. What is a masked work?

✓ The original design pattern of a semiconductor chip.

Q. What are the activities/services covered under your policy form?

✓ Our form covers acquisition, investigation, research, development, aggregation and dissemination of content. It also covers activities performed on the insured's website and the insured's own advertising of covered services.

Q. Does your form cover non-media services?

✓ Yes. We offer the option to write in additional covered services directly into the policy form. This feature is designed to cover other incidental services a media company may offer. It's not designed to cover a company whose primary revenue source isn't from a media service.

Q. How does your policy respond to claims for fraud?

✓ The policy provides innocent party coverage for claims for dishonest, fraudulent or intentional wrongful acts. It also provides innocent party coverage for intentionally misleading or misrepresentative advertising/sales activities and content research/development that could be expected to be harmful.

Q. Do you cover additional insureds?

✓ Yes. Coverage is automatic for the insured's client when required by the insured-client contract. Coverage is for services performed on the client's behalf and excludes allegations of client misconduct and events occurring prior to the execution of the contract.

THE Disseminator™ content liability CHECKLIST

*How do we compare?
Use this checklist to evaluate The Disseminator™.*

THE
Disseminator others

- | | | |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | E&O in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Errors, omissions or negligent acts |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Confidential Source in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Refusal to reveal a confidential source, when involving defamation or privacy as listed below |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Failure to maintain confidentiality of source |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Defamation in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Defamation |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Disparagement or harm to character, reputation |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Harm to feelings |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Product or service disparagement |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Trade libel |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Infliction of emotional distress |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Outrage or outrageous conduct |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Failure to portray in represented manner |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Privacy in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Invasion of privacy |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Infringement of publicity rights |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Wireless signal interception |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Eavesdropping |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Commercial appropriation of name or likeness |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Other Personal Injury in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Wrongful entry or eviction |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Trespass |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Other invasion of right of private occupancy |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | False arrest, detention, imprisonment |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Malicious prosecution |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Mousetrapping |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Intellectual Property in Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Title |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Slogan |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Copyright |

THE
Disseminator others

- | | | |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Plagiarism |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Misappropriation of ideas under implied contract |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Trademark, trade name |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Service mark, service name |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Trade dress |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Piracy, when it directly relates to copyright or trademark infringement |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Misuse of intellectual property in content, when it results in the kind of intellectual property offenses listed in this section |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Coverage Territory |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Bloopers anywhere in Universe |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Claims anywhere, unless trade sanctions at time of claim |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Defense, Settlement and Damages |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | First named insured has option to select counsel, subject to consent and supervision |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insured cannot settle without carrier's consent; Carrier cannot settle without insured's consent |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Punitive damages coverage, where permitted by law |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Claims for Fraud |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Innocent party coverage for intentionally misleading or misrepresentative advertising/sales activities and content development that could be expected to be harmful |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Content Services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Acquire, investigate, research, develop, aggregate and disseminate content |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Insured's own advertising of covered services |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Activities performed on Insured's website |

This fact sheet provides an overview only. It does not replace or change the policy.

EUCLID MANAGERS, LLC
Internet • Tech • Media

1627 Main Street, Suite 800
Kansas City MO 64108
816.778.0708 fax 816.778.0715
getconnected@euclidmanagers.com
www.euclidmanagers.com