



# Buiten • Steensma

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## Coverage Summary Template For ABC Christian Reformed Church

### Property Coverage

	<u>Building</u>	<u>Contents</u>	<u>Personal Property of Others</u>
Premise Location	\$750,000	\$100,000	\$50,000

Special Form coverage subject to policy provisions, with notable exclusions being flood and earthquake; 100% Insurance to Value; Replacement Cost Coverage/Agreed Value provisions; Contract should include sublimit of \$2,500 for direct loss to covered property caused by water damage from flood or back-up through sewer/drains; subject to \$250 deductible.

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

### Extra Expense Coverage—Actual Loss Sustained

#### Computer Coverage

\$25,000 Hardware  
\$10,000 Software  
\$10,000 Extra Expense

EDP coverage form subject to a \$250 deductible.

#### Crime Coverage

\$25,000 Employee Dishonesty Limit  
\$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 \$100 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.

### **Fine Arts Floater**

Limit is established through a schedule of art listed on the policy and is subject to a deductible of \$100. Note that this coverage is also written on an Actual Cash Value basis. Fine Arts can include pictures, stained glass windows, statues 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  
\$ 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. 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 coverages 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  
\$ 1,000 Self-Insured Retention(deductible)

Recommend endorsement which provides Employment Practices Liability. See policy for all provisions including exclusions.

### **Other Coverages being offered now by endorsement include but not limited to:**

Religious Communication and Religious Activity Liability Coverage  
Computer Related Liability Coverage  
Discriminatory Acts Coverage-including members, students, volunteers, and other persons not employed within your organization.

### **Workers Compensation Coverage**

Includes all statutory coverages 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 coverages 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 coverages are properly identified and covered.**

*FOREIGN TERRORISM*