

PROPERTY

Houses of Worship

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



COVERAGE OPTIONS

- General Liability
- Property
- Directors & Officers and Employment Practice Liability

GENERAL LIABILITY

- Pastoral professional coverage - up to \$1M in limits
- Abuse and molestation - up to \$1M 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 defense cost reimbursement coverage

PROPERTY FEATURES

- TIV of \$3M or less
- Value Plus Endorsements - 14 Valuable coverage enhancements including: \$25K (fine arts), \$10K (signs), \$10K (transit), \$5K (money and securities), \$5K (employee dishonesty) and more
- Special cause of loss form
- Optional equipment breakdown - includes free boiler inspection if required by your jurisdiction

DIRECTORS & OFFICERS / EMPLOYMENT PRACTICES FEATURES

- Limits up to \$5M
- Separate limits of a liability for Directors & Officer and Employment Practices Liability claims (Directors & Officers limit not eroded by employment claims)
- Full prior acts coverage
- Third party discrimination and harassment coverage
- Defense cost 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 canceled or not renewed.

ADDITIONAL ADVANTAGES

- A.M. Best rated A++ carrier
- Low minimum premiums
- Business Resource Center - Free HR hotline with unlimited number of calls and no time limits plus discounted services such as background checks and online HR training module



 BROKERAGE

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