

# Houses of Worship

- Ⓞ Risks with up to 30,000 square feet
- Ⓞ New ventures are eligible
- Ⓞ All faiths and denominations, including but not limited to:



Church	Meditation	Mosqu	Templ
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- Ⓞ Organizations involved in certain activities such as:

Food banks	Mission work	Prison ministries	Retreats
Soup kitchens	Thrift stores		

## PRODUCT ADVANTAGES

### General liability

- ▶ Optional certain criminal or civil proceeding defence reimbursement cost coverage
- ▶ Fundraisers, special events and outreach activities are automatically included and do not need to be scheduled in the policy
- ▶ Church members are automatically included as additional insureds
- ▶ Emotional distress and mental anguish is included within the definition of bodily injury
- ▶ Pastoral professional coverage available
- ▶ Abuse and molestation sublimit of \$100,000/\$300,000 available at no additional cost with the option to increase to \$1,000,000

### Property

- ▶ Theft coverage is available for most risks
- ▶ Replacement cost available
- ▶ Value Plus endorsement – 24 valuable coverage enhancements including \$25,000 (fine arts), \$10,000 (sign), \$15,000 (transit), \$5,000 (monies and securities), \$5,000 (employee dishonesty) and more

### Directors and officers/Employment practices liability

- ▶ Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- ▶ Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage
- ▶ Wage and Hour – \$100,000 sublimit including defence and loss (back wages)
- ▶ Third party sexual harassment and discrimination automatically included
- ▶ Optional Standard Form – A competitively priced alternative to our Broad Form option

### Crime coverage

- ▶ Coverage for theft of money, securities and other property by employees
- ▶ Coverage provided for directors, officers, committee chairs, employees and volunteers without having to schedule them by name or position

*Package offerings can also include inland marine and hired/non-owned auto*

## **AVAILABLE LIMITS**

- ▶ General liability
  - \$5,000,000 occurrence/\$5,000,000 aggregate
  - Pastoral professional coverage up to \$1,000,000
  - Abuse and molestation up to \$1,000,000
- ▶ Directors and officers liability up to \$5,000,000 limit of liability
- ▶ Employment practices liability up to \$5,000,000 limit of liability
- ▶ Property
  - Up to \$3,000,000 in non-coastal zones (FUS Grade 1–8)
  - Up to \$250,000 in non-coastal zones (FUS Grade 9–10)
  - \$1,000,000 in coastal zones (wind and hail restrictions apply)
- ▶ Crime coverage up to \$100,000 in employee dishonesty coverage
- ▶ Inland marine coverage
- ▶ Optional certain criminal or civil proceeding defence cost reimbursement coverage available for \$50,000/\$100,000

## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Located in New Brunswick, Quebec, Nunavut and Northwest Territories
- ▶ The following classes of business:
  - School exposure (Sunday school is acceptable)
  - International missions with children under the age of 18
  - Faith healing ministries

NOTE: Many classes may still be eligible for our nonprofit Nonprofit Management Liability product. Ineligible risk characteristics include, but are not limited to those listed above.

**CALL 1-888-216-5838 FOR YOUR PHONE QUOTE**

**CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE**

**EMAIL COMPLETED APPLICATION TO [COMMERCIAL@MILNCO.CA](mailto:COMMERCIAL@MILNCO.CA)**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.