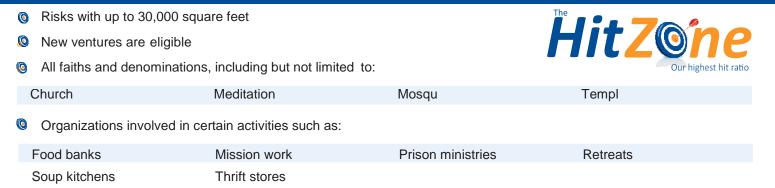




Houses of Worship



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
 - o \$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:
 - o School exposure (Sunday school is acceptable)
 - o 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

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.