

# Recommended Minimum Coverages

Coverage	Property Limit
Building and Business Personal Property	Replacement Cost/Per Schedule/Agreed Amount
Building Glass	Included
Newly Acquired/Constructed Property	\$500,000/90 Days
Fire Department Service Charge	\$2,500
Valuable Papers (Original Information Property)	\$50,000
Rental Value/Business Income/Extra Expense	\$50,000
Property in Transit	\$25,000
Electronic Data Processing Equipment	\$25,000
Accounts Receivable On/Off Premises	\$50,000
Outdoor Signs	\$5,000
Ordinance or Law	25% of Building Value (Supplemental Limits)
Debris Removal	25% of Loss
Personal Property of Others	\$10,000
Pastor's Personal Property	\$50,000
Deductible per Occurrence	\$1,000
Fine Arts/Mobile Equipment	\$25,000
Boiler & Machinery/Mechanical Breakdown	Included
Flood (Only churches not eligible for NFIP)	\$1,000,000 All Locations/\$100,000 Deductible
Earthquake (Shared Limit)	\$100,000,000 All Locations/2% TIV Deductible
	<b>Crime</b>
Employee Dishonesty (Crime)	\$100,000/\$1,000 Deductible
Money/Securities Inside/Outside	\$50,000 (Increase in special holiday weekends)
Forgery or Alteration	\$50,000/\$1,000 Deductible
	<b>Liability</b>
Liability General Aggregate-Annual	\$3,000,000
Bodily Injury/Property Damage Liability	\$1,000,000 Per Occurrence (Incl Corporal Punishment)
Personal Advertising Injury	\$1,000,000 Each Occurrence
Medical Payments	\$10,000 Per Person
Damage to Premises Rented to You	\$100,000 Per Premises
Products/Completed Operations	\$1,000,000 Each Occurrence/\$3,000,000 Aggregate
Day Care Coverage	Included for owner operated daycare centers only.
Volunteers	Included as insureds/employees
Pastoral Professional	\$1,000,000 Each Occurrence
Directors & Officers Liability	\$1,000,000 Claims Made Basis/\$2,500 Ded/Claim
Employment Related Practices Liability	\$1,000,000 Claims Made Basis/\$2,500 Ded/Claim
Sexual or Physical Abuse or Molestation	\$1,000,000 Each Occurrence/\$2,000,000 Aggregate
Employee Benefits Liability	\$1,000,000 (\$1,000 Deductible/Claims Made Basis)
	<b>Auto</b>
Church Owned Vehicles	\$1,000,000 Auto/Uninsured Motorist Liability
Hired/Non-Owned Auto Liability	\$1,000,000 Bodily Injury/Property Damage
Hired Auto Physical Damage	Actual Cash Value less deductible
	<b>Workers' Compensation</b>
Workers' Compensation	\$1,000,000 Each Accident
Employee Benefits Liability	\$1,000,000 (\$1,000 Deductible/Claims Made Basis)
	<b>Excess</b>
Umbrella Liability	\$5,000,000 (Shared Limit)