



For service call:
**The Church Insurance Agency
 Corporation**
(800) 975-5442

CIAC is a service provider to UMI

Alabama – West Florida Conference Renewal Summary

October 1, 2011

Description	Limit
Blanket Building and Contents Limit	Per location
Deductible	Per Building value
	Under \$2M = \$1,000
	Under \$5M = \$2,500
	Under \$10M = \$5,000
	Above \$10M = \$10,000
Named Storm Deductible	2% to 10% of building value based on distance to coast
Wind/Hail Deductible	2% of building's value
Extra Expense and Business Income	\$50,000
Equipment Breakdown	Same as Blanket
Dishonesty Bond Limit	\$25,000
Pastor's Business Effects	\$50,000
Ordinance of Law Limit	\$100,000
Commercial General Liability Occurrence Limit	\$1,000,000
Commercial General Liability Aggregate Limit	\$3,000,000
Abusive Act Liability Occurrence Limit	\$1,000,000
Abusive Act Liability Aggregate Limit	\$2,000,000
Personal Injury and Advertising Limit	\$1,000,000
Products Completed Liability Limit	\$1,000,000
Teachers Liability Limit	\$1,000,000
Pastoral Professional Liability Limit	\$1,000,000
Employee Benefits Liability Limit	\$1,000,000
Hired and Non Owned Automobile Liability	\$1,000,000
Damage to Premises Rented to you Limit	\$1,000,000
Medical Payments Limit	\$10,000

Named Insured's include Clergy, officers, trustees, employees and volunteers

Section I Property

Insurer: Praetorian Insurance Company

Valuation:

Buildings have been valued at replacement cost. Building(s) and contents valuations do not include any deduction for depreciation. The valuation is used to determine the amount of the claim payable following a covered loss.

Coverage Limits:

Property insurance coverage includes Blanket Buildings and Contents by location. This limit reduces the possibility that physical facilities or contents are underinsured for a covered loss. Your property coverage includes equipment breakdown.

The blanket employee dishonesty coverage of \$25,000 extends to volunteer workers doing a job that would typically be done by an employee. Monies and securities are covered for \$5,000.

Deductibles (per occurrence):

Your out-of-pocket, deductible expense varies by cause of loss. In all cases, the valuation described above is the basis for paying any covered loss you incur.

Loss due to all causes	See page 1 – deductible section
Employee dishonesty bond (includes dishonesty and forgery)	\$1,000

Perils Insured Against: Special Perils covers any cause of loss that isn't specifically excluded in the policy.

Extensions of Coverage:

New construction (90 days)	\$500,000 building; \$100,000 contents
Newly acquired property (90 days)	\$500,000 building, \$100,000 contents
Unreported premises	\$250,000
Business income and extra expense	\$50,000
Valuable papers and records	\$50,000
Accounts receivable (on / off premises)	\$50,000
Property in transit	\$25,000
Electronic data processing (EDP) equipment	\$25,000
Debris removal (excluding pollution clean-up)	25% of direct physical loss
Ordinance or Law	Greater of 25% of value or \$100,000
Fire Department service charge	Included
Sewer back-up and drain	\$100,000
Fine Arts	\$25,000
Pastor's Personal Property	\$50,000

Section II Boiler and Equipment Breakdown

Insurer: Hartford Steam Boiler Inspection and Insurance Company

Provides protection for the repair or replacement of mechanical equipment, pipes, vessels, air conditioning, refrigeration equipment, electrical panels and the like that become damaged or destroyed due to a sudden and accidental breakdown.

Coverage Limits:

The limits of your boiler and equipment breakdown coverage are the same as your primary property insurance coverage, which includes Blanket Buildings and Contents by location. This liability limit reduces the possibility that physical facilities or contents are underinsured or a covered loss.

Deductibles (per occurrence):

Your out-of-pocket, deductible expense for a covered loss is \$1,000 per occurrence.

Section III Commercial General Liability

Insurer: Praetorian Insurance Company

Coverage Limits:

Commercial general liability coverage is broad form, covering a variety of causes of loss. Generally, there is \$1,000,000 in limits available to pay any single loss and an annual aggregate loss limit of \$3,000,000 for multiple losses in the same policy year.

Your commercial general liability coverage has the additional, individual loss and annual aggregate limits for multiple losses in the same policy year as follows: Sexual Misconduct (\$1,000,000 and \$2,000,000), Employee Benefits (\$1,000,000 / \$1,000,000), and Products Liability (\$1,000,000 / \$1,000,000).

Section IV Commercial Auto

Insurer: Great American Insurance Company

Coverage Limits:

Auto policy provides limits up to \$1,000,000 per accident. This coverage extends to owned autos and includes collision and liability (comprehensive) coverage. Coverage for non-owned and hired auto liability is part of your general liability coverage.

Deductibles (per claim):

Out-of-pocket, deductible expense for any individual collision claim is \$500. The deductible for any non-collision loss covered under this policy is \$500.

Section V Directors and Officers and Employment Practices

Insurer: Federal Insurance Company (Chubb)

Coverage Limits:

Your Directors and Officers, Educators Legal Liability, and Employment Practices coverage pays up to \$1,000,000 for each covered loss. No more than \$1,000,000 will be paid out in any single policy year on behalf of any individual insured under the annual aggregate.

“Insured’s” include (1) the organization; (2) its past, present, or future directors, officers, trustees, clergy, members of committees or councils appointed or elected by the organization; (3) employees; and (4) volunteers. Also covered are allegations of wrongful termination, discrimination, and sexual harassment.

This coverage generally provides protection for the acts, errors, omissions, misstatements, misleading statements, neglect or breaches of duty by directors, officers, teachers, clergy, or other decision-makers as they exercise leadership on your behalf.

Deductible (per claim):

Your out of pocket, deductible expense for these liability losses is \$2,500 for each claim. Defense costs are included within the Coverage Limits and any defense costs you pay help satisfy your deductible.

Section VI Umbrella

Insurer: Great American Insurance Company

Coverage Limits:

Umbrella coverage provides an additional \$5,000,000 limits to supplement the limits set forth below for other liability coverage as follows:

Commercial General Liability	\$1,000,000 each covered loss
Employee Benefits Liability	\$1,000,000 each covered loss
Sexual Misconduct Liability*	\$1,000,000 each covered loss
Commercial Auto Liability (Owned, Hired or Non-Owned)	\$1,000,000 each covered loss
Directors’ & Officers’ Liability*	\$1,000,000 each covered loss
Employers Liability	\$1,000,000 each covered loss

Deductibles (per claim):

Out-of-pocket, deductible expense for any individual claim is \$10,000.

Coverage is shared among conference participants.

Sexual Misconduct and Directors’ & Officers sublimit	\$1,000,000
Sexual Misconduct and Directors’ & Officers conference aggregate	\$5,000,000

Section VII Workers Compensation

Insurer: Liberty Mutual Insurance Company

Coverage Limits: Your workers compensation coverage provides protection for employees who are injured as a result of their work on your behalf due to accident, illness, or disease. The limits to be provided are determined by statute as follows: \$1,000,000 per employee for bodily injury due to accident or disease.

Managing Ministry Risk

As a valued customer, you have access to an exclusive and robust library of safety resources developed by United Methodists exclusively for United Methodists. You'll find articles, checklists, sample forms, and more, to assist you with your risk management programs. These Ministry Protection Memos are designed to help you manage risk, make better decisions and fulfill your stewardship obligations. You may also want to investigate the Five Steps to Managing Ministry Risk.

- Local churches in non-member conferences can access limited Ministry Protection Memos (MPMs).
- Local churches, clusters, or districts in member conferences can access and reproduce all MPMs through the website at ***www. UnitedMethodistInsurance.org***.
- MPM content: Is developed in partnership with subject matter experts, secular and denominational, as the subject dictates and
- Teaches the related polity and denominational expectations under the Book of Discipline.

Webinar Training

Times change, rules change and, as your ministries grow, your needs change, too. Our complimentary, value-add webinars provide the best in risk-management and ministry protection information – all specifically chosen for United Methodist needs.

- Local churches in non-member conferences can participate in each webinar event.
- Local churches, clusters, or districts in member conferences can, in addition, access the audio/video archive and launch past webinars for local church, cluster, or district training events.
- Webinar content: Is developed and presented in partnership with subject matter experts, secular and denominational, as the subject dictates and
- Teaches the related polity and denominational expectations under the Book of Discipline.

Safe Sanctuaries

The Safe Sanctuaries program is about making a congregation a safe place where children and youth may experience the abiding love of God and fellowship within the community of faith. Within its structure, you'll find a wide variety of tools and resources to maintain a safe environment.



For Service:

The Church Insurance Agency Corporation (CIAC)
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(800) 975-5442

For Claims:

The 24-hour claims reporting line is (866) 597-0631. Claims may also be emailed to ***reportclaims@npic.com***. Additionally, claims may be faxed to (248) 359-5793.