

HOUSES OF WORSHIP

- ⦿ Risks up to 30,000 square feet
- ⦿ New ventures are eligible
- ⦿ All faiths and denominations, including:



Churches	Meditation centers	Mosques	Temples
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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 criminal or civil proceeding defense 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 are 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 million

Property

- ▶ Theft coverage is available for most risks
- ▶ Special cause of loss available
- ▶ Replacement cost available
- ▶ Value Plus endorsement: 14 valuable coverage enhancements including \$25,000 (fine arts), \$10,000 (sign), \$10,000 (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
- ▶ Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense cost and loss (available in most states)
- ▶ 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, hired and non-owned auto (available in most states), excess and umbrella coverages.



AVAILABLE LIMITS

- ▶ General liability
 - \$1 million occurrence/\$2 million aggregate
 - Pastoral professional coverage up to \$1 million
 - Abuse and molestation up to \$1 million
- ▶ Directors and officers liability limit up to \$5 million
- ▶ Employment practices liability limit up to \$5 million
- ▶ Property
 - Up to \$3 million in non-coastal zones (protection classes 1-8)
 - Up to \$250,000 in non-coastal zones (protection classes 9-10)
 - \$1 million in coastal zones (wind and hail restrictions apply)
- ▶ Crime coverage up to \$100,000 in employee dishonesty
- ▶ Inland marine coverage
- ▶ Umbrella limits up to \$5 million limits
- ▶ Optional criminal or civil proceeding defense cost reimbursement coverage available for \$50,000/\$100,000

BUSINESS RESOURCE CENTER

Provides policyholders with centralized access to business-solution vendors. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in LA or WV
- ▶ The following classes of business:
 - School exposures (Sunday school is acceptable)
 - International missions with children under the age of 18
 - Child care/Preschool Exposure

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability products. Ineligible risk characteristics include those listed above.

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545, OR VISIT USLI.COM.

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.

