

# SUMMARY OF COVERAGE

Comprehensive Insurance Program for Churches and Christian Charities

## church protection

plus

### PROPERTY FORM HIGHLIGHTS

#### Building And Contents Coverage Includes:

- Broad Form Physical Damage Coverage
- Single Limit Building(s) And Contents
- Replacement Cost
- Inflation Guard
- Agreed Value (Available Upon Request)
- Same-Site Rebuilding Requirement Waived
- Permission For Vacancy (60 Days)
- Detached Structures
- Collapse Due To Weight Of Ice Or Snow
- Building Damage By Theft
- Broad Form Glass Coverage
- Stained Glass (\$50,000 Sub-Limit)
- Exterior Signs And Lighting (\$50,000 Sub-Limit)
- Disappearing Deductible For Claims Over \$25,000\*
- Earthquake Deductible
  - 5% / 10% / 20% Of Insured Value In B.C.
  - 5% In Ottawa And Montreal
  - 3% In The Rest Of Canada
- Flood / Seepage - \$25,000 Deductible
- Sewer Backup - \$2,500 Deductible
- Liberalization Clause
- Lawn And Maintenance Equipment
- Outdoor Property
- Roadways, Walkways, Parking Lots (\$25,000 Sub-Limit)
- Trees, Plants And Shrubs (\$25,000 Sub-Limit)
- Below Ground Foundations, Boilers And Machinery
- Underground Piling, Flues And Drains
- Comprehensive Equipment Breakdown Rider Including Expediting Expenses, Hazardous Substances, Service Interruption And Spoilage

\*Except For Earthquake

### LOSS OF INCOME COVERAGE

- Non-Profit Loss Of Revenue \$300,000, including,
  - Tithes/Offerings/Donations
  - Rental Value
  - Alterations/New Buildings
  - Tuition Income/Fees
  - Civil Authority
  - Extended Income
- No Co-Insurance Requirement
- Higher Limits Of Coverage Available

### PROPERTY OPTIONS

- Increase In Property, Loss Of Income And Crime Limits
- Upgraded Employee/Volunteer Fidelity Bonding
- Leasehold Improvements And Betterments

### PROPERTY EXTENSIONS (On Premises)

#### A Flexible Additional \$1,000,000 Aggregate Coverage Limit, Including:

- By-laws Coverage
- Debris Removal (Up To 25% Of Total Loss)
- Preservation Of Property
- Fire Department Service Charges
- Professional Fees
- Additional Expenses
- Expediting Expenses
- Valuable Papers And Records
- Accounts Receivable
- Lock Rekeying Or Replacement
- Newly Constructed Property (180 Days)
- Newly Acquired Contents (180 Days)
- Personal Property (\$50,000 Sub-Limit)
- Fine Arts (\$50,000 Sub-Limit)
- Pollutant Clean Up And Removal (\$50,000 Sub-Limit)
- Computer Mechanical Breakdown/Power Surge

**NOTE:** On-Premises Property Extension Limit is \$500,000 for policy holders who do not own and insure the buildings they occupy.

### PROPERTY EXTENSIONS (Off Premises)

- Newly Acquired Buildings . . . . . \$1,000,000.
- Newly Acquired Contents . . . . . \$500,000.
- Unscheduled Locations . . . . . \$500,000.
- Property In Transit . . . . . \$100,000.
- Exhibitions And Special Events . . . . . \$50,000.
- Messengers And Representatives . . . . . \$50,000.
- Off-Premises Power And Service Interruption . . \$100,000.

### CRIME COVERAGE

- Employee/Volunteer Dishonesty . . . . . \$50,000.
- Broad Form Money And Securities . . . . . \$50,000.
- Loss Inside Premises . . . . . \$50,000.
- Loss Outside Premises . . . . . \$50,000.
- Money Orders/Counterfeit . . . . . \$50,000.
- Depositors And Credit Card Forgery . . . . . \$50,000.
- Computer And Telephone Fraud . . . . . \$50,000.
- No Deductible . . . . . Included

- Parsonage Dwellings And Minister's Contents
- Builders Risk Construction Coverages
- Worldwide Property Floaters
- Licensed Trailers (Ontario Only)

## SUMMARY OF COVERAGE

### GENERAL LIABILITY FORM HIGHLIGHTS

Church Protection Plus provides comprehensive occurrence form liability coverage for your sponsored operations, activities, ministries and events including the following automatic coverage features and options:

#### GENERAL LIABILITY FORM HIGHLIGHTS

- \$5,000,000 Minimum Coverage Limit
- Worldwide Coverage Territory
- Mental Anguish And Mental Injury
- Incidental Medical Malpractice
- Extended Property Damage (Including Use Of Force To Protect Persons And Property)
- Personal Injury (Libel, Slander, Defamation, Malicious Prosecution, Abuse Of Process Etc.)
- Extended Personal Injury (Discrimination, Harassment And Humiliation)
- Additional Insureds: Directors, Officers, Committees, Trustees, Employees, Members And Volunteers
- Newly Acquired/Newly Formed Charitable Subsidiaries
- Products And Completed Operations
- Advertising Injury
- Incidental Broadcasting, Publishing And Telecasting
- Compensatory, Punitive, Aggravated And Exemplary Damages (Covers All Civil Awards Insurable By Law)
- Legal Fees And Defense Costs In Excess Of Policy Limits
- Prejudgement And Postjudgement Interest Costs
- Loss Of Earnings In Claim Defense
- Participants In Sports And Athletic Activities
- Non-Owned Automobiles
- Physical Damage To Hired Automobiles (\$50,000)
- Non-Owned Watercraft And Aircraft
- Unique Broad Form Contractual Liability, Including Personal Injury And All Insurable Civil Damages
- Care, Custody, Control Of Rented/Temporary Property
- Employers Liability
- Voluntary Compensation
- Employee Benefits Liability
- Tenants Legal Liability - Broad Form
- Sudden And Accidental Pollution (120 Hours)
- Voluntary Medical Payments - Including Volunteer Workers And Sports Participants (\$25,000/Person)
- Cross Liability/Separation Of Insureds
- Forest Fire Fighting Liability
- Hostile Fire
- Elevator Legal Liability And Collision
- Customer Friendly Features Including:
  - Plain Language Policy Wordings
  - Easy To Read Large Print
  - Alternative Dispute Resolution Option
  - Liberalization Condition
  - Relaxed Policy Conditions

#### LIABILITY OPTIONS

- Abuse, Molestation, Harassment Coverage - \$5,000,000 Limit (Subject To An Approved Abuse Prevention Plan)
  - Vicarious Liability For Organization And Insureds
  - Occurrence Form - No Deductible
  - No Restriction For Stacking Of Limits
  - Civil Defense Costs In Excess Of Coverage Limit
  - Covers All Civil Damages Insurable By Law
  - Criminal Defense Costs For Wrongful Accusation - \$50,000
  - "No Fault" Therapy/Counselling Costs For Victims - \$25,000
- Blanket Counselling Services Liability - \$5,000,000 Covers Sponsored Counselling Services Including Religious, Guidance And Life Skills Counselling
- Directors And Officers Liability Up To \$5,000,000 Includes Full Employment Practices Liability And No Exclusion For Professional Services (Covers The Organization, Board Members, Trustees, Committee Members, Employees And Volunteers For Errors And Omissions, Wrongful Dismissal, Financial Mismanagement And Breach Of Fiduciary Duties)
- Media Liability For Website Content And Internet Video Streaming (Included With D&O Liability)
- Media Liability For Broadcasting, Telecasting And Publishing Organizations
- Umbrella Liability Up To \$15,000,000 Combined Limits
- Fiduciary Liability For Sponsored Pension Plans
- Daycare, Nursery And School Liability
- "No Fault" Accident Coverage Including:
  - Church Members, Adherents And Registered Participants
  - Schools And Daycares
  - Camp Ministries
  - Construction/Renovation Projects
- Watercraft Liability - Owned/Leased Watercraft
- Third Party Liability, Accident Benefits And All Perils Coverage For Buses, Vans And Automobiles (Ontario Only)

This summary is not a complete description of coverages, limits, exclusions and conditions in the policy. Deductibles and coverage limits indicated on this summary form may vary on certain policies as required by the insurer or policyholder. Consult your full policy wordings, or call our office for complete details.



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Robertson Hall Insurance is the leading insurance provider for churches and charities in the evangelical Christian community in Canada, with over 6,000 organizations insured through *Church Protection Plus*. Our program is exclusively underwritten by The Sovereign General Insurance Company, an A.M. Best "A-Rated" insurer and a member of the Co-operators Group, the largest Canadian-owned general insurance group with over \$3.4 billion in annual written premium and over \$9 billion in assets.