

COVERAGE FEATURES CHURCHES AND CHRISTIAN CHARITIES	CHURCH PROTECTION PLUS™ Exclusively Through Robertson Hall	STANDARD POLICY
CUSTOMER FRIENDLY FEATURES		
Plain Language Policy Wording	Yes	No
Easy To Read Large Print	Yes	No
INSURING AGREEMENTS		
“Claims-Made” Basis	Yes	Yes
Negligent Acts, Errors, Omissions Or Breach Of Duties	Yes	Yes
Duty To Defend/Legal Expenses In Excess Of Policy Limits	Yes	Usually
Full Retroactive Coverage For Unknown Prior Acts	Yes	Usually
Civil Damages Covered	All Civil Damages Insurable By Law	Compensatory Damages Only
Penal Defence Costs	Yes	No
Corporate/Organization Reimbursement For Indemnification Of Directors And Officers	Yes	Yes
EXCEPTIONS TO STANDARD EXCLUSIONS		
Wrongful Dismissal	Covered, Except For Statutory Employer Obligations	Usually Excluded Or Limited
Professional Services	Not Excluded	Excluded
Accreditation, Certification, Assessment, Standard Setting Or Peer Review	Not Excluded	Excluded
Failure To Procure, Effect Or Maintain Insurance	Not Excluded	Excluded
“Insured Versus Insured” Claim	Not Excluded	Excluded
WHO IS AN INSURED		
Past And Present Directors And Officers	Yes	Usually
Trustees, Committee Members And Employees	Yes	Usually
Members, Adherents And Volunteers	Yes	No
Newly Acquired Or Formed Non-Profit Subsidiary Organizations	120 Days	Not Covered
LIMITATIONS		
Deductible Option	Nil Deductible, For Most Insureds	\$1,000 to \$10,000
Co-Insurance Clause	None	Usually None
First Dollar Defense	Yes	No

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SUPPLEMENTARY PAYMENTS		
Administrative Tribunals/Boards Of Inquiry	\$100,000	Not Covered
Claims Expenses Incurred By Insurer	All Expenses Incurred, "In Excess" Of Policy Limits	Expenses Often Limited To "Within" Policy Limits
Cost Of Bonds To Release Attachments	Included	Usually Included
Cost Of Bail Bonds	\$2,500	Not Covered
Loss Of Earnings In Claim Defence	\$250 Per Day	Not Covered
Costs Taxed Against Insured	All Costs	Usually All Costs
Prejudgement And Postjudgement Interest	Covered	Usually Covered
Additional Considerations:	Supplementary Payments Will Not Reduce Limits Of Insurance	Supplementary Payments Usually Reduce Limits Of Insurance
CONDITIONS		
Liberalization Condition	Yes	No
Enhanced Policy Conditions (Priority Of Insureds And Amended Duty To Notify)	Yes	No
EXTENDED REPORTING PERIOD		
At Insureds Option	Yes	Usually
Automatic 60-Day Extension	Yes	No
Optional Extended Reporting Period	Yes, Up To 3 Years 75% Of Annual Premium	Yes, Up To 1 Year Only 75% Of Annual Premium
Automatic Reinstatement Of Aggregate Limit For Extended Reporting Period	Yes	No
OTHER UNIQUE FEATURES		
Employment Practices Liability, Including Discrimination, Harassment And Humiliation	Yes	No
Entity Coverage	Yes	No
Spousal Endorsement	Yes	No
Worldwide Policy Territory	Yes	Usually
OPTIONAL COVERAGES AVAILABLE		
Fiduciary Obligations For Employee Benefit Or Pension Plans	Available	No
Increased Coverage Limits	Up To \$5,000,000	Usually \$1,000,000 Or \$2,000,000

Church Protection Plus for Churches and Christian Charities is underwritten exclusively on behalf of Robertson Hall Insurance Inc. We recommend that you keep this Coverage Comparison with your policy wordings for handy reference. This form is not a complete description of coverages, limits, terms and conditions. Deductibles and coverage limits indicated on this summary may vary on certain policies. Consult your policy wordings or call our office for full details.