

<b>COVERAGE FEATURES CHURCHES AND CHRISTIAN CHARITIES</b>	<b>CHURCH PROTECTION PLUS™ Exclusively Through Robertson Hall</b>	<b>STANDARD POLICY</b>
<b>CUSTOMER-FRIENDLY FEATURES</b>		
Plain Language Policy Wording	Yes	No
Easy To Read Large Print	Yes	No
Optional Alternative Dispute Resolution Provision	Yes	No
Liberalization Condition	Yes	No
Enhanced Policy Conditions (Priority Of Insureds, Duty To Notify, Unintentional Failure To Disclose)	Yes	No
<b>INSURING AGREEMENT</b>		
"Occurrence " Basis	Yes	Yes
Compensatory Damages	Yes	Yes
Punitive, Aggravated And Exemplary Civil Damages, As Insurable By Law	Yes	No
Duty To Defend / Legal Expenses In Excess Of Policy Limits	Yes	Often Limited To Within Policy Limits
Integrated Broad Form Bodily Injury / Personal Injury Insuring Agreement	Yes	No
Products And Completed Operations	Yes	Usually Covered
<b>EXCEPTIONS TO STANDARD EXCLUSIONS</b>		
Expected Or Intended Injury	No Exclusion For Any Insured Who Did Not Sanction Or Cause Injury	Excluded
Bodily Injury To Employees	Not Excluded	Excluded
Pollution Liability	No Exclusion For Unexpected And Accidental Pollution If Detected And Reported Within 120 Hours Of Occurrence *	Excluded
Hostile Fire	Not Excluded	Usually Not Excluded
Non-Owned Watercraft	Covered If Less Than 51' Length	Covered If Less Than 26' Length
Non-Owned Aircraft	Covered	Excluded
Care, Custody And Control	Covers Rented Or Temporarily Occupied Property	Excluded
Elevator Legal Liability	Covered	Usually Covered
Elevator Damage / Collision	Covered	Excluded

\*Includes Coverage For Escape From Underground Storage Tanks Subject To Certain Age And Capacity Conditions.

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Advertising Injury	Covered	Usually Covered
Incidental Broadcasting, Publishing, Telecasting	Covered	Excluded
Contractual Liability	Broad Form Definition Of An Insured Contract To Include Personal Injury	Excluded
Participants In Athletic Activities	Covered	Excluded
<b>MEDICAL PAYMENTS</b>		
Scope Of Insuring Agreement	Bodily Injury And Personal Injury	Bodily Injury Only
Off Premises Coverage	Yes	No
Worldwide Territory	Yes	No
Participants In Athletic Activities	Yes	No
Volunteers And Members Involved In Maintenance, Repairs And Renovations	Yes	No
Limit Per Person	\$20,000	\$2,500
Aggregate Limit	No Limit	\$10,000
<b>SUPPLEMENTARY PAYMENTS</b>		
Claim Expenses Incurred By Insurer (Including Legal And Defence Costs)	All Expenses Incurred, In Excess Of Policy Limit	All Expenses Incurred, <u>Usually</u> In Excess Of Policy Limit
Cost Of Bonds To Release Attachments	Included	Included
Cost Of Bail Bonds	\$2,500	Not Covered
Loss Of Earnings In Claim Defense	\$250. Per Day	\$100. Per Day
Costs Taxed Against Insured	All Costs	All Costs
Prejudgement And Postjudgement Interest	Covered	Postjudgement Interest Only
<b>WHO IS AN INSURED</b>		
Organization / Corporation	Yes	Yes
Directors And Officers	Yes	Yes
Trustees	Yes	No
Duly Elected Or Appointed Committee Members	Yes	No
Employees	Yes	Yes
Members Of Clergy	Yes	No
Members, Adherents And Volunteers	Yes	No
Newly Acquired Or Newly Formed Non-Profit Subsidiary Organizations	120 Days	90 Days
Lessees, Vendors As Additional Insureds: By Contract, Agreement Or Permit	Yes	No

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<b>POLICY DEFINITIONS</b>		
Advertising Injury	Includes Libel, Slander, Defamation, Violation Of Right Of Privacy, Misappropriation And Infringement Arising Out Of Publications	Sometimes Excluded, Or Subject To Reduced Amount Of Coverage
Bodily Injury	Bodily Injury, Sickness, Disease And Death, <u>And</u> Mental Anguish And Mental Injury	Bodily Injury, Sickness, Disease And Death
Personal Injury	False Arrest, Detention Or Imprisonment, Malicious Prosecution, Wrongful Entry, Eviction, Slander, Libel, Defamation And Violation Of Right Of Privacy	False Arrest, Detention Or Imprisonment, Malicious Prosecution, Wrongful Entry, Eviction, Slander, Libel, Defamation And Violation Of Right Of Privacy
Extended Personal Injury	Shock, Fright, Mental Anguish, Other Personal Injury, Humiliation, Discrimination, Harassment And Other Similar Offenses	Not Covered
Coverage Territory	Anywhere In The World, Including International Waters Or Airspace Between And Among All Places In The World, Including Goods, Services, Operations And Activities	Insured Premises Only Or Sponsored Activities And Operations In Canada And The United States Only
Insured Contract	Bodily Injury, Property Damage <u>And</u> Personal Injury For Insured Contracts Or Agreements Assuming Tort Liability Of Third Party Organizations Or Individuals, Including All Insurable Civil Damages	Bodily Injury And Property Damage Only  And  Only For Compensatory Damages
Extended Property Damage	Includes Physical Injury To Tangible Property And Loss Of Use Of Tangible Property <u>And</u> Property Damage From The Use Of Reasonable Force To Protect Persons And Property	Includes Physical Injury To Tangible Property And Loss Of Use Of Tangible Property  And  Not Covered
<b>ADDITIONAL FEATURES</b>		
Non-Owned Automobiles	Yes	Usually
Legal Liability For Damage To Non-Owned And Hired Vehicles	Yes, Up To \$50,000	No
Voluntary Compensation	Yes	No
Employers Liability	Yes	No
Employers Benefits Liability	Yes	No
Tenants Legal Liability	Yes, Broad Form / No Sub-Limit	Usually Not Covered Or Limited To Fire Damage Only
Forest Fire Fighting Liability	Yes	No
Incidental Medical Malpractice	Yes	Usually Covered

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<b>OPTIONAL COVERAGES AVAILABLE</b>		
Abuse, Molestation, Harassment	*No Exclusion For Vicarious Legal Liability Against The Organization And Insured Persons (Occurrence Form, No Deductible And No Additional Conditions Or Limitations)  Up To \$5,000,000 Available	Excluded Or Limited And Conditional (Often Subject To Claims-Made Form, Sub-Limits, High Deductible And Additional Conditions Or Limitations Maximum \$1,000,000 Or \$2,000,000 Available
Reimbursement Of Criminal Defense Costs For Wrongful Accusation Against Emoloyees, Members And Volunteers	\$50,000	Not Covered
Voluntary Payment For Psychiatric, Psychotherapy, Rehabilitation Or Other Professional Counselling, Therapy And Other Services Required And Directed For The Benefit Of Abuse Victims	\$20,000	Not Covered
Counselling Liability - What Is Covered?  - Who Is Covered?	Blanket Form Covering All Qualified And Recognized Counselling Services  All Insured Persons	Excluded Or Limited To Religious Counselling  Ordained Ministers Or Specified Counsellors Only
Broad Form Directors And Officers Liability	Available As A Rider	Usually Only Available On A Separate Policy And Subject To A Higher Minimum Premium
Excess Or Umbrella Liability	Available Upon Request Up To \$12,000,000 Total Coverage	Available But Often Limited
Watercraft Liability	Available Upon Request For Owned Or Leased Watercraft	Excluded
Group Accident Benefits	Available For Churches, Christian Charitable Organizations, Camps, Day Cares, Schools And Construction Projects, Including Accidental Death And Injury, Medical Expenses, Dental Expenses, Loss Of Income Benefits And More	Not Widely Available, Especially With Respect To Loss Of Income Benefits

\*Subject To An Approved Abuse Prevention Plan

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.