

COVERAGE FEATURES CHURCHES AND CHRISTIAN CHARITIES	CHURCH PROTECTION PLUS™ Exclusively Through Robertson Hall	STANDARD POLICY
INSURING AGREEMENT		
“Broad Form” Physical Damage Coverage	Yes	No
Single Limit Building(s) And Contents (“Property Of Every Description”)	Yes	Optional
Replacement Cost Endorsement	Yes	Optional
Inflation Guard (Cost Of Living Rider)	Yes	Optional
Stated Amount Clause - Agreed Value (Subject To Acceptable Statement Of Values)	Yes	Optional
Same-Site Rebuilding Clause Removed	Yes	No
Debris Removal Included	Yes	No
EXPANDED PROPERTY FORM		
Leasehold Improvements And Betterments	Yes	No
Detached Structures / Outbuildings	Yes	No
Contents Anywhere On Premises	Yes	No
“Disappearing” Deductible For Claims Over \$10,000*	Yes	No
Earthquake Deductible <ul style="list-style-type: none"> • 5% / 10% / 20% Of Insured Value In B.C. • 5% In Ottawa And Montreal • 3% In The Rest Of Canada 	Yes	No
Flood - \$25,000 Deductible	Yes	No
Sewer/Sump Backup - \$2,500 Deductible	Yes	No
Lawn And Maintenance Equipment	Yes	No
Unlicensed Vehicles	Yes	No
Below Ground Foundations, Machinery, Boilers	Yes	No
Underground Pilings, Flues, Drains	Yes	No
Broad Form Glass Coverage	Yes	No
Expanded Definition Of Building(s) And Contents	Yes	No
Newly Constructed Property (90 Days)	Yes	No
Building Damage By Theft	Yes	No

* Except Earthquake And Flood

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BROAD FORM CHURCH PROPERTY		
If Applicable, Building Insurance Is Expanded To Cover The Following Property:	Included	Optional
• Stained Glass (Specified Perils)	Included	
• Organs And Operating Motors	Included	
• Fixed Pews, Tables, Altars, Railings And Pulpits	Included	
• Baptismal Tanks	Included	
• Chimes And Bells	Included	
• Fixed Sound And Communications Equipment	Included	
PROPERTY COVERAGE EXTENSIONS (On Premises)		
A Flexible \$1,000,000 Aggregate Additional Coverage Limit:	Included	No
• Broad Form By-Laws Coverage	Included	
• Debris Removal (25% Of Total Loss)	Included	
• Preservation Of Property	Included	
• Fire Department Service Charge	Included	
• Professional Fees	Included	
• Additional Expenses	Included	
• Expediting Expenses	Included	
• Valuable Papers And Records	Included	
• Accounts Receivable	Included	
• Lock Rekeying Or Replacement	Included	
• Newly Constructed Property (90 Days)	Included	
• Personal Property (\$50,000 Sub-Limit)	Included	
• Fine Arts (\$50,000 Sub-Limit)	Included	
• Pollutant Clean-Up / Removal (\$25,000 Sub-Limit)	Included	
• Computer Mechanical Breakdown / Power Surge	Included	
<p>NOTE: These Property Coverage Extension Limits Are Included On Policies Covering Owned Buildings. Reduced Limits Apply On Policies Covering Rented Premises.</p>		
PROPERTY COVERAGE EXTENSIONS (Off Premises)		
Newly Acquired Buildings	\$1,000,000	No
Newly Acquired Contents	\$ 500,000	No
Unscheduled Locations	\$ 500,000	No
Property In Transit	\$ 50,000	No
Exhibitions And Special Events	\$ 50,000	No
Messengers And Representatives	\$ 50,000	No
Consequential Loss	\$ 25,000	No

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BOILER AND MACHINERY COVERAGES		
Comprehensive Equipment Breakdown Rider For Sudden And Accidental Explosion, Rupture, Breakdown And Arcing Of Boilers, Pressure Vessels, Ventilation, Air Conditioning And Other Mechanical, Electrical And Communications Equipment, Including The Following Extensions: <ul style="list-style-type: none"> • A/C Water Damage / Ammonia Contamination • Hazardous Contamination • Additional Expenses • Expediting Expenses • Non-Profit Loss Of Income • Professional Fees • Consequential Loss (Resultant Spoilage) • Civil Authority • By-Laws 	Included Included Included Included Included Included Included Included Included	Optional
LOSS OF INCOME COVERAGES		
Non-Profit Loss Of Income <ul style="list-style-type: none"> • Tithes / Offerings / Donations • Tuition Income / Fees • Rental Income • Civil Authority • Alterations / New Buildings • Extended Income 	\$100,000 Included Included Included Included Included Included	No
NOTE: These Loss Expense Coverage Extension Limits Are Included On Policies Covering Owned Buildings. Reduced Limits Apply On Policies Covering Rented Premises.		
CRIME COVERAGES		
Employee And Volunteer Dishonesty	\$50,000	No
Money Orders / Counterfeit Currency	\$20,000	No
Depositors Forgery	\$20,000	No
Funds Transfer	\$20,000	No
Money And Securities (Church Protection Plus Features) <ul style="list-style-type: none"> • Tithes, Offerings And Donations • On Premises • Off Premises • In Transit • In Care Of Authorized Personnel • In Bank Night Depository 	\$20,000 Included Included Included Included Included Included	No

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CUSTOMER FRIENDLY FEATURES		
Plain Language Policy Wording	Yes	No
Easy To Read Large Print	Yes	No
Liberalization Condition	Yes	No
Automatic Vacancy Condition (Subject To Specified Causes Of Loss)	Yes	No
COVERAGE OPTIONS		
- Increased Property, Loss Of Income And Crime Coverage Limits	Available Upon Request	Limited
- Parsonage / Caretaker Residences And Personal Contents	Available Upon Request	Limited
- Condominium Contingency / Loss Assessment And Improvements & Betterments	Available Upon Request	Available Upon Request
- Builders Risk Construction Coverages For New Buildings, Additions And Renovations	Available Upon Request	Available Upon Request
- Worldwide Property Floaters	Available Upon Request	Limited

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.