

SUMMARY OF COVERAGES



Comprehensive Insurance Program for Churches and Christian Charities

PROPERTY FORM HIGHLIGHTS

Building And Contents Coverage Limit Includes:

- Broad Form Physical Damage Coverage
- Single Limit Building(s) And Contents
- Replacement Cost
- Inflation Guard
- Agreed Value (No Co-Insurance Penalty)
- Same-Site Rebuilding Requirement Waived
- Debris Removal
- Leasehold Improvements And Betterments
- Detached Structures
- Building Damage By Theft
- Broad Form Glass Coverage
- Stained Glass (\$25,000 Sub-Limit)
- Exterior Signs And Lighting (\$25,000 Sub-Limit)
- Disappearing Deductible For Claims Over \$10,000*
- Earthquake Deductible
 - 5% / 10% / 20% Of Insured Value In B.C.
 - 5% In Ottawa And Montreal
 - 3% In The Rest Of Canada
- Flood - \$25,000 Deductible
- Sewer Backup - \$2,500 Deductible
- Liberalization Clause
- Trees, Plants And Shrubs (\$10,000 Sub-Limit)
- Lawn And Maintenance Equipment
- Below Ground Foundations, Machinery, Boilers
- Underground Pilings, Flues, Drains
- Comprehensive Equipment Breakdown Form

*Except For Earthquake And Flood

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 Charge
- Professional Fees
- Additional Expenses
- Expediting Expenses
- Valuable Papers And Records
- Accounts Receivable
- Lock Rekeying Or Replacement
- Newly Constructed Property (90 Days)
- Newly Acquired Contents (90 Days)
- Personal Property (\$50,000 Sub-Limit)
- Fine Arts (\$50,000 Sub-Limit)
- Pollutant Clean Up And Removal (\$25,000 Sub-Limit)
- Computer Mechanical Breakdown / Power Surge

NOTE: Reduced On Premises Property Extension Limits Apply 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 \$50,000.
- Exhibitions And Special Events \$50,000.
- Messengers And Representatives \$50,000.
- Consequential Loss \$25,000.

LOSS OF INCOME COVERAGE

- Non-Profit Revenue \$100,000. Including:
 - Tithes/Offerings/Donations
 - Tuition Income/Fees
 - Rental Value
 - Alterations/New Buildings
 - Civil Authority
 - Extended Income
- No Co-Insurance
- Higher Limits Of Coverage Available

CRIME COVERAGES

- Employee/Volunteer Dishonesty \$50,000.
- Broad Form Money And Securities \$20,000.
- Loss Inside Premises \$20,000.
- Loss Outside Premises . . . \$20,000.
- Money Orders/Counterfeit . . \$20,000.
- Depositors Forgery \$20,000.
- Computer Theft/Funds Transfer \$20,000.
- No Deductible Included

PROPERTY OPTIONS

- Increase In Property, Loss Of Income And Crime Limits
- Upgraded Employee/Volunteer Fidelity Bonding
- Parsonage Dwellings And Personal Contents
- Builders Risk Construction Coverage
- Worldwide Property Floaters

SUMMARY OF COVERAGES

GENERAL LIABILITY FORM HIGHLIGHTS

Comprehensive occurrence-based liability coverage for the sponsored operations, activities and ministries of your church or Christian charitable organization. "Church Protection Plus" liability protection offers the following automatic coverage features and options:

GENERAL LIABILITY FORM HIGHLIGHTS

- 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, Committee Members, Trustees, Employees, Members, Volunteers And Others
- Newly Acquired/Newly Formed Charitable Subsidiaries
- Full Worldwide Coverage Territory
- Products And Completed Operations
- Advertising Injury
- Incidental Broadcasting, Publishing And Telecasting
- Compensatory, Punitive, Aggravated And Exemplary Damages (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 Defence
- Participants In Sports And Athletic Activities
- Non-Owned Automobiles
- Legal Liability For Damage To Non-Owned And Hired Automobiles
- 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 Extension
- Employee Benefits Liability
- Tenants Legal Liability - Broad Form
- Sudden And Accidental Pollution (120 Hours)
- Voluntary Medical Payments - Including Volunteer Workers And Sports Participants
- 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

The following Liability options are available upon request:

- Abuse, Molestation, Harassment Up To \$5,000,000 Limits (Subject To An Approved Abuse Prevention Plan)
 - Vicarious Liability For Organization And Insured
 - Occurrence Form - No Deductible
 - Civil Defense Costs In Excess Of Coverage Limit
 - All Civil Damages Insurable By Law
 - Criminal Defense Costs For Wrongful Accusation - \$50,000
 - "No Fault" Therapy/Counselling Costs For Victims - \$20,000
- Blanket Counselling Services Liability Rider
- Directors And Officers Liability Up To \$5,000,000 Limits (Covers The Organization, Board Members, Trustees, Committee Members, Employees And Volunteers For Errors And Omissions, Wrongful Dismissal, Financial Mismanagement And Breach Of Other Fiduciary Duties)
- Excess And Umbrella Liability Up To \$12,000,000 Limits
- Fiduciary Liability For Sponsored Pension Plans
- Media Liability For Broadcasting, Telecasting And Publishing
- Day Care, Nursery And Day School Liability
- "No Fault" Accident Coverage For Churches, Day Cares, Schools, Camps And Construction/Renovation Projects
- Watercraft Liability - Owned/Leased Watercraft
- Third Party Liability, Accident Benefits And Physical Damage Coverage For Buses, Vans And Automobiles (Ontario Only)

Church Protection Plus for Churches and Christian Charities is underwritten exclusively on behalf of Robertson Hall Insurance Inc. We recommend that you keep this Summary of Coverages 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.