

Coverage Options

Over 7,500 churches and Christian charities from coast to coast in Canada choose the comprehensive protection, premium savings and complete confidence provided by *Church and Charity Protection Plus*.

One major reason is the choice of unique coverage options available through Robertson Hall Insurance.

If your church or charity has not already taken advantage of all of these options, please take a few moments to read the following summary to understand how each option can better protect your organization and leaders.

church protection 



PROTECTION  PLUS
MEMBERSHIP

See full details on our website:
www.robertsonhall.com



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Setting the Standard for Church Insurance since 1972



AGREED VALUE COVERAGE

Most standard insurance policies contain a “Co-insurance Clause” requiring policyholders to insure buildings to within a specified percentage of replacement value (usually 90%). Failure to do so can result in a penalty that is equivalent to the proportion that the building is underinsured at the time of an insurance claim, even in a partial loss!

For example; a building with a cost of \$1,000,000 to rebuild that is insured for \$500,000 is only 50% covered and therefore fails to meet the 90% minimum Co-insurance requirement. The maximum that a policyholder can expect to receive in a total claim is \$500,000. However, the vast majority of insurance claims are partial losses. If there is a small fire, smoke or water damage claim that costs \$100,000 to repair, the insurance company has the right under the terms of the Co-insurance Clause to offer settlement based on 50% of the cost of repairs, thereby leaving the underinsured church with a \$50,000 bill. With the dramatic increases in construction costs over the past few years, your building coverage amount may have inadvertently fallen below the standard 90% requirement.

As an alternative to Co-insurance, Church Protection Plus coverage is available with an optional “Agreed Value Clause” which replaces the Co-insurance requirement and eliminates the penalty. If you do not have “Agreed Value” protection and wish to qualify, please complete, sign and return the enclosed “Statement of Values/Building Update Form” and return to our office for review and approval. If your current policy coverage amounts adequately reflect replacement value, then there is no additional premium for this option! However, if your current policy coverage amounts do not match the replacement value indicated on the form, your coverages and premium will be adjusted accordingly and the Co-insurance penalty will be removed and replaced with an Agreed Value Clause.

In order to assist you in determining the value of your building(s) we now offer a “no-cost” valuation based on your completed Statement of Values / Building Update Form. Just complete the form fully (both sides) and check off the box titled “We want a no-cost building valuation”.

As a reliable and economical alternative to formal on-site replacement cost appraisals, we also recommend the remote appraisal service available for properties located across Canada through the Veri-Cost CARES Property Appraisal Services. For more details about their services and for full details of the special discounts available to Robertson Hall clients, please contact them directly at 1-888-222-1588 or visit their website at www.veri-cost.ca



OPTIONAL NO-FAULT BENEFITS

Liability coverage provides important protection in the event that your organization is sued for injuries suffered by individuals during your sponsored programs, activities and events on or away from your premises. However many churches and charities choose to go beyond just the “fault” coverage afforded by a liability insurance policy, by also purchasing an optional No-Fault Benefits policy that can provide direct benefits to insured persons, regardless of who is at fault.

No-Fault coverage is available to protect:

- Your members, adherents, volunteers and registered participants in sports, recreational, children’s and youth programs
- Your volunteer workers while engaged in your construction or renovation project
- Your staff and students in a Christian school, Bible college, day care or nursery
- Your staff, counsellors and campers at a Christian campground
- Your student employees, seasonal employees or part-time employees

No-Fault Coverage Benefits include:

- Accidental Death and Injury Reimbursement
- Medical Accident Reimbursement
- Dental Accident Reimbursement
- Weekly Accident Indemnity for Loss of Income
- Death Benefit

No-Fault coverage provides reimbursement for injuries suffered on or away from your premises during sponsored activities.

Another advantage of no-fault benefits coverage for your members, volunteers, and registered program participants, versus providing them benevolent financial assistance if injured, is that your leaders do not need to discuss or record sensitive personal financial or health information, that’s the adjuster’s job! You also won’t run the risk of inadvertently prejudicing your legal position and insurance coverage by a board member, pastor, staff member, or volunteer leader saying or doing something - however well intentioned - that could be construed as an admission of fault or liability for the injury.

Optional No-Fault Benefit coverage is available for as little as \$195.00 annual premium, depending upon the number of persons to be insured.



UMBRELLA LIABILITY

Recent multi-million dollar liability suits have been a wake-up call for Christian charities in Canada!

In one suit, plaintiffs sought damages in excess of \$11,000,000 related to fatalities and injuries resulting from an accident involving a personally owned automobile transporting teenagers to a youth rally. In the other liability suit, an individual plaintiff is seeking \$17,000,000 in damages from an injury suffered due to a fall from a balcony during a short-term missions trip, resulting in quadriplegia. One of the most frequently asked questions by leaders of churches and Christian charities is, “Do we have enough liability insurance?” While most organizations carry General Liability coverage in the amount of \$1,000,000 or \$2,000,000, such limits may no longer be adequate in light of the size and frequency of civil damage judgements being awarded in Canadian courts. That is the reason why all church and charity General Liability policies issued through **Church Protection Plus** now contain a minimum limit of \$5,000,000.

However, liability limits should be chosen carefully to reflect the nature, scope and scale of your organization’s ministries and activities, and even a \$5,000,000 coverage limit may not be enough!

Churches and charitable organizations conducting sports and recreation activities, schools, daycares and children’s and youth programs may be particularly susceptible to catastrophic and multiple injury claims. Ownership and/or use of automobiles, vans and buses can also greatly increase an organization’s potential legal liability exposure.

Many of our churches and Christian charities are increasing their combined liability protection to as much as \$10,000,000, \$15,000,000 or even \$17,500,000 to avoid insurance coverage shortfalls in meeting future legal liability obligations. These shortfalls could jeopardize the assets and continued existence of the organization, as well as the personal assets of directors and members.

The additional protection provided by Umbrella Liability is available for a minimum cost of \$300 annual premium for \$5,000,000 additional coverage and \$400 annual premium for \$10,000,000 additional coverage, depending on your organization’s size and operations.



DIRECTORS AND OFFICERS (D&O) LIABILITY

General Liability and Umbrella Liability insurance policies provide an organization and its directors with coverage for legal liability arising out of claims involving bodily injury, damage to third party property and personal injury (i.e. libel, slander and defamation of character). However there are many other types of civil damage claims faced by churches and Christian charities and their board members that are not covered by a General Liability policy. Claims for such civil damages can be instigated by employees, volunteers, donors, regulatory bodies, contractors, creditors or other third parties and can be based on a wide variety of other potential areas of actual or alleged negligence:

- Wrongful Dismissal
- Employment Practices
- Negligent Supervision
- Disciplinary Actions
- Discriminatory Practices
- Financial Mismanagement
- Investment Responsibilities
- Breach of Fiduciary Duties

D&O Liability is available for a minimum cost of \$290 annually, depending on annual operating budget.

D&O Liability coverage for these risks can give your organization and board members the following important protection:

- Retroactive coverage for unknown prior acts
 - Personal liability protection for your directors, officers, committee members, employees and volunteers
 - Legal and defense costs associated with an insured claim
 - Incidental Media Liability coverage for your website content and for internet streaming of your organization’s services, sermons, teaching, seminars and community information
- NOTE: Optional coverage is available for Professional Media Liability For Broadcasting, Telecasting, Publishing and Internet/Webcasting Organizations, upon request and subject to a completed application and approval.

NEW

Our Directors and Officers Liability Option protection now also automatically includes Data Compromise (Privacy Breach) Liability (\$250,000) and Data Compromise Response Expense (\$25,000) coverage. Optional coverage available up to \$1,000,000 subject to approved application.



CYBER INSURANCE

Cyber risk isn't about *if* — it's about *when*.

Protect your charity's mission, reputation, finances and donor trust through proactive training, secure systems, and the right insurance coverage.

If you are a Church and Charity Protection Plus client organization with Robertson Hall Insurance and if you have Non-Profit Directors and Officers Liability Insurance included in your policy, you also automatically have coverage for insurable Data Compromise claims (also known as Privacy Breach) up to \$250,000 for Privacy Breach Liability, inclusive of up to \$25,000 for first party Privacy Breach Expenses for notifications and other expenses required under privacy laws.

For Data Compromise coverage in excess of \$250,000, or for cyber insurance protection against other cyber-crimes including the following risks ...

- Ransomware Attacks
- Social Engineering Fraud Claims
- Other Cyber-Crime risks including Cyber Extortion; First Party Digital Asset Loss; and Business Interruption Loss of Income resulting from an insured cyber-crime

Plus, the following coverage and assistance:

- Incident Response Costs
- Legal and Regulatory Costs including required notifications under privacy law and credit monitoring
- Security and Forensic Costs

... we offer an optional full Cyber Insurance policy designed just for our Church and Charity Protection Plus client organizations that provides core coverages and options for a wide array of cyber risks, as well as higher coverage amounts for your organization's unique needs.

NOTE: Certain IT security protocols may be required to qualify.

Another significant value in obtaining cyber insurance coverage is having a professional cyber response team on board to assist your management team and directors. Cyber insurance policies include access to a 24/7 emergency response including access to experts when it matters most, to limit the damage caused.

Please contact our office today and speak to one of our Church and Charity Customer Service Brokers for more information about your current coverage, and the optional protection available to your organization to cover cyber-crime risk.



ABUSE LIABILITY

If your organization has already qualified for Abuse Liability Coverage, your leaders are to be commended for their efforts in continuing to ensure the safety and protection of vulnerable children, youth and workers in your programs and ministries. With Church & Charity Protection Plus, qualifying churches and charities enjoy the broadest coverage available in Canada for actual or alleged abuse claims, including:

- Broad "Occurrence form" coverage
- All insurable civil damages, including punitive, exemplary and multiplied awards, as permitted by law
- Reimbursement of criminal defense costs for wrongful allegation against staff or volunteer workers
- No-Fault counselling and therapy for victims

However, if your current policy contains an Abuse Exclusion, it is most likely because we have not received formal written documentation that your organization has implemented an approved prevention plan.

Only two decades ago, less than 10% of Churches and Christian Charities had a formal abuse prevention plan in place. Now over 75% of our client organizations have qualified for full coverage without an exclusion.

In order to assist you, we have the following available:

- (1) Our *Abuse Prevention Made Easy(er)* Newsletter containing background information about abuse risk, actual Abuse Case Studies, a 7-Point Checklist of the minimum required policies and procedures, an FAQ Section with answers to the Top 10 List of most frequently asked questions about abuse prevention, helpful charts answering "Who Should We Screen?" and "Good/Better/Best Practices" for transportation and off-premises activities, Youth Abuse Prevention, Social Media policies and procedures, and an updated Resource Directory containing links to sample prevention plans, training resources, third party screening services, and other valuable information.
- (2) An *Abuse Prevention Declaration* form and required as evidence of an acceptable prevention plan being in place. Once your organization has implemented a prevention plan that satisfies the requirements of the 7-Point Checklist, please complete, sign, and return the declaration form to Robertson Hall for approval. We can then add Abuse Liability Coverage to your policy for actual or alleged claims that may occur in the future, at no additional premium!

WE'RE HERE TO HELP!

For more information or an exact premium quotation for any of these coverage options, please contact us at 1-800-640-0933 or churchprotectionplus@robertsonhall.com

www.robertsonhall.com

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