



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.

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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