



## CHURCH, MOSQUE, TEMPLE & RELIGIOUS ORGANIZATIONS

Gateway Specialty Insurance has top rated markets to quote package or monoline insurance for a church, mosque, temple or a variety of other denominational and nondenominational sects. We can consider new ventures.

### Testimonial

*With Mental Anguish and Emotional Distress included in the cost of General Liability, I was able to deliver my sermon without worry. The price and coverage was perfect for my small startup church.*

Pastor *Jack Harris*

<b>CARRIERS</b>	<b>PAGE</b>	<b>APPLICATION</b>
UNITED STATES LIABILITY INSURANCE .....	2-10	<a href="#">DOWNLOAD</a>
WESTCHESTER.....	11	<a href="#">DOWNLOAD</a>
GREAT AMERICAN (D&O/EPL ONLY).....	12	<a href="#">DOWNLOAD</a>

### RECENTLY WRITTEN BUSINESS:

- |                                     |                                       |
|-------------------------------------|---------------------------------------|
| 1. Storefront Church (\$9,787.00)   | 4. Religious Youth Group (\$1,309.00) |
| 2. Presbyterian Church (\$8,146.00) | 5. Lutheran Church (\$1,208.00)       |
| 3. Baptist Church (\$4,453.00)      | 6. Small Synagogue (\$242.00)         |

### CLAIM EXAMPLES:

The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. She was contemplating divorce and sought advice but the pastor encouraged the wife to stay with her husband due to the sanctity of marriage and to seek couples counseling. As a result, the wife returned to the abusive relationship and was later hospitalized with severe injuries from her husband. She then sued the church and pastor stating that as a result of the counseling advice, she stayed in the unhealthy marriage that led to her injuries.

The director of children’s ministries was terminated and replaced by a younger Caucasian male, whom she believed was being paid more than she was. She filed suit with the EEOC against the ministries, alleging racial discrimination, age discrimination, sex discrimination, and pay discrimination.

# HOUSES OF WORSHIP

Top Losses and Prevention Tips



**Houses of worship** bring hope, fellowship and benevolence to their members and communities. For many, houses of worship offer the opportunity for personal and spiritual growth through worship and education, as well as the chance to give back to their communities and help others in need.

Unfortunately, many houses of worship operate on a very small budget, and a seemingly small loss can force a place of worship

to close its doors permanently if proper insurance is not in place. For this reason, it's very important to have a good understanding of the various exposures houses of worship are faced with each day. Proper risk management techniques and comprehensive insurance coverages can help houses of worship from sustaining a devastating loss that would prevent them from continuing their mission. The following list of common exposures includes the insurance coverages that apply to these exposures and risk management techniques that can mitigate or prevent the loss.



## Top Liability Losses

### Slip and Fall

Trips, slips and stumbles can occur anywhere; however, there are ways to mitigate this exposure. Maintaining parking lots and sidewalks by repairing cracks and clearing snow and ice can help prevent serious injury to members. Also, utilizing "wet floor" signs or safety tape as needed and having any spills cleaned up as soon as possible help prevent this type of accident. Insureds should make sure that ground is level and not muddy for any outdoor services.

*USLI's Houses of Worship product includes comprehensive general liability coverage for houses of worship with 30,000 square feet or less. Coverage for outreach activities, fundraisers and other special events are automatically included and do not need to be scheduled onto the policy. In addition, church members are automatically included as additional insureds for no additional premium charge.*

### Sexual Abuse

Many houses of worship go to court each year to defend abuse and molestation allegations. It is important to ensure that the selection process for volunteers and employees is up to par and that proper security measures are in place to prevent the abuse. Background checks should be conducted, prior employment and personal references should be checked, minors should never be left alone with any one adult for any church-sponsored activity and policies and procedures should be in place for the supervision of all volunteers and employees.

*USLI offers abuse and molestation coverage in conjunction with general liability for no additional premium charge.*

### Counseling

Many houses of worship offer counseling services to members, which are provided by clergy. Typically, this service is offered free of charge, and it can involve anything from faith-based counseling to marriage counseling, or even counseling for sensitive and/or personal issues. When these professional counseling services are offered to members, the house of worship opens itself up to the same exposures that any other professional counselor could face. Clergy should refer members to professional counselors when appropriate (for example, to a psychiatrist to receive proper medication) and have procedures in place to protect the confidentiality of members. This helps prevent lawsuits for counseling errors and omissions.

*USLI offers up to \$1,000,000 in pastoral professional liability coverage in conjunction with general liability.*

### Discrimination

While religious organizations may be exempt from having to pay taxes, they are not exempt from being sued for discrimination by a third party. Common discrimination allegations include sexual orientation, gender, race and disability.

*USLI offers comprehensive employment practices liability, including third-party discrimination and harassment, in conjunction with directors and officers coverage.*



## Top Liability Losses

Slip and Fall  
Sexual Abuse  
Counseling  
Discrimination



# Top Property Losses

## Lightning

When lightning strikes, the damage inflicted on buildings and contents can be severe. Lightning can travel through pipes, electric lines and phone lines, causing fires, power surge damage and shock wave damage. Houses of worship with a steeple are at an even greater risk of being impacted by lightning damage. The best way to prevent lightning strikes is to install a UL approved lightning protection system.

*USLI covers lightning under both Basic and Special causes of loss.*

## Storm Damage

The weather can be unpredictable, so good building maintenance is imperative in helping to minimize damage to property. Making sure that any necessary roof repairs are completed and keeping trees trimmed to prevent them from falling on your property will help protect a house of worship from property damage. Also, securing windows and doors in the event of high winds and using sandbags for potential flooding can help with reducing the severity of any property damage.

*USLI offers up to \$3,000,000 in property limits using replacement cost and Special Form for most houses of worship, and we can provide wind and hail coverage in most territories as well.*

## Theft

While scrap metal prices have decreased over the years, theft of copper from air conditioning units is still a reality for many houses of worship. These losses can be devastating for a house of worship because, many times, the entire air conditioning needs to be replaced due to the damage caused to the unit when the copper is removed. These burglaries can cause tens of thousands of dollars' worth of damage. Placing a cage around the air conditioning unit will hinder access to the unit and help deter thieves. Other items targeted by burglars are musical equipment and electronics. These items can be better protected by installing a central station burglar alarm, which will alert authorities in the event the alarm signal is triggered.

*USLI offers theft coverage in conjunction with the Special Form for most houses of worship without having a central station burglar alarm.*

## Pipe Bursts

The main cause of pipes bursting is freezing conditions, but it can also be due to age or damage to the pipes. The aftermath can be severe, however, so ensuring pipes are well-insulated and hiring a plumber to inspect and repair any areas of wear or tear can help prevent major problems down the road.

*Water damage is included in USLI's property coverage for Special Form.*

## Fire

Candlelight can be an integral part of worship and prayer activities. Unfortunately, the open flame of a small candle can lead to a fire that can get out of control quickly. Flameless candles can provide the ambience of soft candle light without the risk of using an open flame. Fires can also be caused by faulty and/or outdated wiring or even by arson. While arson can be unpredictable and hard to prevent, proper security fencing around a house of worship can help deter arsonists, as the building is not as easily accessible. Also, hiring an electrician to make sure wiring is up to date can help prevent electrical fires. Old knob and tube wiring should be removed and replaced with newer wiring such as copper, and all electrical should be on circuit breakers.

*Fire damage is included in both Basic and Special causes of loss.*



## Top Property Losses

Lightning

Storm Damage

Theft

Pipe Bursts

Fire

We are committed to making a difference to our customers through well-designed products delivered with unparalleled speed, service and support. USLI also seeks out ways to give back; the community dedicates its time, energy and resources to various initiatives.

# About USLI

USLI is a proud member of the Berkshire Hathaway family of companies and is an A++ rated company that supports its products with financial strength and stability. We are committed to making a difference to our customers through well-designed products delivered with unparalleled speed, service and support.

We believe in making a difference in both local and global communities and have a desire to help those in need. USLI is involved in many charitable efforts, and we encourage you to read about them at [USLI.COM](http://USLI.COM)

## Office Locations

**Corporate Office:**  
Wayne, PA

**Branch Offices:**  
Mission Viejo, CA  
San Ramon, CA  
Oak Brook, IL  
Austin, TX



# BUSINESS RESOURCE CENTER

Centralized Access to Solution Vendors for USLI Policyholders



As a USLI policyholder or customer, you have free access to many services through our Business Resource Center that will assist you in growing and protecting your business.

Consider the following services and associated cost savings when making your decision where to place your insurance!

### Background Check Services

- ▶ Access to comprehensive background checks, including criminal security number verification, address check history and terrorist search
- ▶ First TWO background checks are FREE and then each additional background check is \$8.99; *Benefit: cost savings (80 percent discount)*

### Human Resource Consultation

- ▶ Access to human resource consultation helpline to be used for personnel issues including but not limited to harassment and discrimination, wage and hour regulations, Family and Medical Leave Act, Americans with Disabilities Act and corrective discipline and termination; *Benefit: unlimited calls, accessibility, immediate response, cost savings (\$200-\$300 per instance by not calling a lawyer)*
- ▶ Access to an online library of human resources information, forms and articles to assist with HR needs
- ▶ This service is provided by People Systems, a nationally recognized leader in helping businesses limit liability and improve productivity

### Additional Resources

- ▶ Collection services
- ▶ Drug screening
- ▶ Educational resources
- ▶ Identity theft services
- ▶ Motor vehicle reports
- ▶ Online print and marketing services
- ▶ Website tools
- ▶ Search engine optimization
- ▶ Social media resources

Learn more and get started at

[usli.com/brc](http://usli.com/brc)

# HOUSES OF WORSHIP



- ⦿ Risks with up to 30,000 square feet
- ⦿ New ventures are eligible
- ⦿ All faiths and denominations, including but not limited to:

Churches	Meditation centers	Mosques	Temples
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- ⦿ Organizations involved in certain activities such as:

Food banks	Mission work	Prison ministries	Retreats
Soup kitchens	Thrift stores		

## PRODUCT ADVANTAGES

### General liability

- ▶ Optional certain criminal or civil proceeding defense reimbursement cost coverage
- ▶ Fundraisers, special events and outreach activities are automatically included and do not need to be scheduled in the policy
- ▶ Church members are automatically included as additional insureds
- ▶ Emotional distress and mental anguish is included within the definition of bodily injury
- ▶ Pastoral professional coverage available
- ▶ Abuse and molestation sublimit of \$100,000/\$300,000 available at no additional cost with the option to increase to \$1,000,000

### Property

- ▶ Theft coverage is available for most risks
- ▶ Special cause of loss available
- ▶ Replacement cost available
- ▶ Value Plus endorsement – 14 valuable coverage enhancements including \$25,000 (fine arts), \$10,000 (sign), \$10,000 (transit), \$5,000 (monies and securities), \$5,000 (employee dishonesty) and more

### Directors and officers/Employment practices liability

- ▶ Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- ▶ Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA/wage and hour) sublimit of \$100,000 for defense cost and loss (available in most states)
- ▶ Third party sexual harassment and discrimination automatically included
- ▶ Optional Standard Form – A competitively priced alternative to our Broad Form option

### Crime coverage

- ▶ Coverage for theft of money, securities and other property by employees
- ▶ Coverage provided for directors, officers, committee chairs, employees and volunteers without having to schedule them by name or position

Package offerings can also include inland marine, hired/non-owned auto (available in most states), excess and umbrella coverages.





# HOUSES OF WORSHIP

4,000 brand new places of worship open every year

From an Apostolic church to a Zen temple, USLI is the carrier of choice for all religious organizations large and small. With a variety of tailored coverages that can be purchased together or separately, our policy offers all faiths and denominations the peace of mind they deserve. USLI understands that religious organizations are a sacred place for members and guests, and maintaining proper insurance is imperative to protecting the mission of each place of worship. Backed with an A++ A.M. Best rating, superior customer service, and competitive pricing, USLI offers a comprehensive policy to meet your needs.

## DIRECTORS & OFFICERS EMPLOYMENT PRACTICES LIABILITY

500 employees or less

## PROPERTY

Total insured value of  
\$3,000,000 or less

## GENERAL LIABILITY

30,000 square feet or less

## Product Options

### DIRECTORS & OFFICERS / EMPLOYMENT PRACTICES LIABILITY FEATURES:

- ▶ Lifetime occurrence reporting provision – Unlimited reporting extension for former directors and officers
- ▶ Volunteers are included within the definition of “employee”
- ▶ Third party discrimination and harassment coverage is included
- ▶ Data & Security+ endorsement – Provides a \$50,000 expense sublimit each for data breach, identity theft, workplace violence and kidnap expenses
- ▶ Separate limits of liability for directors and officers and employment practices liability claims
- ▶ Full prior acts coverage
- ▶ Breach of contract coverage
- ▶ Fair Labor Standards Act (FLSA / wage and hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- ▶ Optional fiduciary coverage
- ▶ Optional standard form – A competitively priced alternative to our broad form option

### PROPERTY FEATURES:

- ▶ Theft coverage is available for most churches
- ▶ Property limits are available up to \$3,000,000 (\$1,000,000 in coastal territories)
- ▶ Special cause of loss
- ▶ Replacement cost
- ▶ Value plus endorsement – 14 valuable coverage enhancements including: \$25,000 fine arts, \$10,000 sign, \$10,000 transit, \$5,000 monies and securities, \$5,000 employee dishonesty and more
- ▶ Optional equipment breakdown – Includes boiler inspection at no additional cost if required in the jurisdiction

### GENERAL LIABILITY FEATURES:

- ▶ Fundraisers, special events and outreach activities are automatically included and do not need to be scheduled onto the policy
- ▶ Church members are included as additional insureds
- ▶ Hired and non-owned auto liability coverage is available in most states
- ▶ Pastoral professional coverage (up to \$1,000,000)
- ▶ Abuse and molestation sublimit of \$100,000/\$300,000 at no additional cost
- ▶ No deductible

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.



## AVAILABLE LIMITS

- ▶ General liability
  - \$1,000,000 occurrence/\$2,000,000 aggregate
  - Pastoral professional coverage up to \$1,000,000
  - Abuse and molestation up to \$1,000,000
- ▶ Directors and officers liability up to \$5,000,000 limit of liability
- ▶ Employment practices liability up to \$5,000,000 limit of liability
- ▶ Property
  - Up to \$3,000,000 in non-coastal zones (protection class 1-8)
  - Up to \$250,000 in non-coastal zones (protection class 9-10)
  - \$1,000,000 in coastal zones (wind and hail restrictions apply)
- ▶ Crime coverage up to \$100,000 in employee dishonesty coverage
- ▶ Inland marine coverage
- ▶ Umbrella up to \$5,000,000 limits
- ▶ Optional certain criminal or civil proceeding defense cost reimbursement coverage available for \$50,000/\$100,000

## BUSINESS RESOURCE CENTER

Provides centralized access to business solution vendors for all policyholders. Solutions include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [bizresourcecenter.com](http://bizresourcecenter.com) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in LA or WV
- ▶ The following classes of business:
  - School exposure (Sunday school is acceptable)
  - International missions with children under the age of 18
  - Faith healing ministries

NOTE: Many classes may still be eligible for our nonprofit directors and officers liability/employment practices liability product. Ineligible risk characteristics include, but are not limited to those listed above.







## Houses of Worship Product

This all-in-one package is designed to meet the needs of your small house of worship operations. The product specializes in covering small community, start-ups, storefront or inner city operations for all types of religious faiths and denominations.

### Product Options:

- ▶ General liability
- ▶ Property coverage
- ▶ Directors and officers liability with optional employment practices liability

### General Liability:

- ▶ Pastoral professional coverage (up to \$1,000,000 in limits)
- ▶ Abuse and molestation sublimit at no additional cost
- ▶ Personal and advertising coverage
- ▶ Hired and non-owned auto liability coverage available
- ▶ No assault and battery exclusion
- ▶ No designation premises endorsement
- ▶ No general liability deductible

### Property Features:

- ▶ Value Plus Endorsement – 14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (signs), \$10,000 (transit), \$5,000 (money and securities), \$5,000 (employee dishonesty) and more
- ▶ Special cause of loss form
- ▶ Optional equipment breakdown – includes free boiler inspection if required in your jurisdiction

### Directors and Officers/Employment Practices Features:

- ▶ Separate limits of liability
- ▶ Unlimited defense costs outside the limit
- ▶ Full Prior Acts
- ▶ Automatically includes third party discrimination and harassment
- ▶ Lifetime Occurrence Reporting Period for former Directors and Officers

- ▶ Free human resources hotline with unlimited number of calls and no time limits (when employment practices liability is purchased)

### Additional Advantages:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their non profit





# Houses of Worship Product



Our broad policy is designed to meet the needs of all types of religious faiths and denominations with the opportunity to include general liability, property insurance, directors and officers liability and employment practices liability.

## Why does your church need to purchase all of these coverages?

- ▶ Houses of worship board members can be sued for the decisions they make
- ▶ Employment-related laws are the same for any type of organization
- ▶ Most houses of worship have an annual budget that is less than the average cost to defend a claim by litigation
- ▶ Houses of worship have a large general liability and property exposure

## Why should you choose our Houses of Worship product?

- ▶ Maximize efficiency: One application, one quote, one underwriter, one policy, one renewal, one carrier for all claims, with one concurrent effective date

COVERAGE FEATURES	USLI	COMPETITORS
Separate limits of liability for directors and officers, employment practices liability and general liability		
Defense outside the limit of liability for directors and officers, employment practices liability		
Third party sexual harassment and third party discrimination coverage for employment practices liability		
Mental anguish and emotional distress included in the general liability definition of bodily injury		
Abuse and molestation sub-limit and pastoral professional included in the general liability limits		
Functional building cost available		
Equipment breakdown coverage available		
Value Plus Endorsement – 14 valuable coverage enhancements including water back-up, money and securities, employee dishonesty, signs, transit and more		
One of only 20 A++ rated insurance groups in the United States by A.M. Best.		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their non profit		

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

# CHURCHES

## Westchester Binding is open for your Church business!

Obtain a comprehensive quote for your Churches with Westchester under the following classification:

Description	Class Code	Rating Basis
Church	71865	Area

### Additional Coverage Options

- Counseling Services Professional Liability:
  - Up to \$1M in limits
- Molestation or Abuse Liability:
  - Up to \$1M/\$2M in limits
- Employment Practices Liability
  - Up to \$100,000 in limits

### Underwriting Guidelines

- All denominations
- Up to 30,000 square feet
- Up to 1,000 active members

### Key Features

- Business owners package coverage form that Business owners package coverage form that automatically includes over 15 unique coverage enhancements
- Up to \$5M in total property values
- Business income coverage offered on an Actual Loss Sustained basis up to \$250,000
- Up to \$1M/\$2M in General Liability limits

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [new.chubb.com](http://new.chubb.com). All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.



## Nonprofit Church Solution Policy Form

### D&O/EPL Coverage for Churches

#### Low Cost

- Just \$250 for D&O for churches with less than 500 members for a \$1,000,000 limit. \$400 for larger churches with up to 1,500 members.
- \$85 per employee to add a \$1,000,000 EPL limit. \$65 per employee to add a \$100,000 EPL limit.
- Retentions starting at \$1,000.

#### Great Coverage

- Insured Persons include directors, trustees, officers, employed or volunteer clergy, leased employees, temporary or seasonal employees, interns, or staff members of the church.
- Loss includes punitive damages where insurable.
- 22 Employment Practices Wrongful Acts included if the EPL limit is purchased.
- D&O and EPL limits are always separate.

#### Ease of Business

- Most renewals require an application only every third year.
- Financial Statements not required.

#### Nonprofit Experts

- Handle more than 1,000 Nonprofit claims per year.
- Average Underwriter tenure is greater than 10 years.
- 20 years insuring nonprofit organizations.

Note that this is a Duty to Defend Policy and Defense Costs are Inside the Limit and Subject to the Retention. The Policy Form number is D32100. Please note that most umbrella policies, including Great American's Umbrella policy, will not follow excess of D&O and EPL coverage.



Great American Insurance Group, 301 E Fourth Street, Cincinnati, OH 45202. Coverage features described in this brochure are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Admitted coverage is underwritten by Great American Insurance Company, a licensed insurer in 50 states and DC. Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo, and the word marks Great American®, and Great American Insurance Group®. ©2012 Great American Insurance Company. All rights reserved. 1950-ELD (11/12)

