

Storefront/Community Churches Product

This **All-In-One** Package is designed to meet the needs of your small church operations. • The product specializes in covering small community, start-ups, storefront or inner city operations for all types of religious faiths, denominations and houses of worship

PRODUCT OPTIONS:

- ▶ General Liability
- ▶ Property coverage
- ▶ Directors & Officers Liability with optional Employment Practices Liability

GENERAL LIABILITY:

- ▶ Pastoral Professional Coverage (up to 1M limits)
- ▶ Abuse & 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 & 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 & OFFICERS/EMPLOYMENT

PRACTICES FEATURES:

- ▶ Separate Limits of Liability
- ▶ Unlimited Defense Costs outside the limit
- ▶ Full Prior Acts
- ▶ Automatically includes 3rd party Discrimination and Harassment
- ▶ Lifetime Occurrence Reporting Period for former Directors & Officers
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums

