

Storefront/Community Churches

The **All-In-One** policy designed for all types of religious faiths with the opportunity to include:
 General Liability • Property Insurance • Directors & Officers Liability / Employment Practices Liability

WHY DOES YOUR CHURCH NEED TO PURCHASE ALL OF THESE COVERAGES?

- ▶ Church board members can be sued for the decisions they make
- ▶ Employment-related laws are the same for any type of organization
- ▶ Most churches have an annual budget that is less than the average cost to defend a claim by litigation
- ▶ Churches have a large General Liability and Property Exposure

Why should you choose the United States Liability Insurance Group's Storefront/Community Churches 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	OUR GROUP	COMPETITORS' POLICY
Separate Limits of Liability for D&O/EPL and GL	✓	?
Defense Outside the Limit of Liability for D&O/EPL	✓	?
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 & 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 & Securities, Employee Dishonesty, Signs, Transit and more	✓	?
No Classification Limitation Endorsement	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine).

Insure your financial well-being with a stable Company that will be there to pay your claim.