

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





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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.



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Claim Examples

- ▶ **Non Profit Directors & Officers:** A church elder breached his duty of loyalty by organizing a majority of the congregation into a separate church that ousted the remaining congregation from church property. The elder held secret meetings among his supporting faction and prepared legal documents to transfer the property, all without informing the church's pastor of his plans. The court ruled that the elder owed a duty to the whole congregation, and could not favor the interests of the majority over the minority. As a result, the property was returned to the original congregation and money damages were assessed personally against the elder.

With its membership growing rapidly, a church's board of directors appointed a New Building Committee to find land for a larger church. The board selected one of its members to head the committee. That director steadily pressed the committee to approve purchase of a land parcel viewed by the other committee members as pricey, but otherwise perfect. After much discussion, the committee approved the purchase, and the transaction was completed. It was then discovered that the committee head had a financial interest in the property. Several congregants took action and named the committee head and the overall board in a lawsuit alleging improper self-dealing, negligence and fraudulent conduct.

- ▶ **Employment Practices Liability:** The Director of Children's Ministries was terminated and replaced. Her successor was a younger Caucasian male, whom she believed was being paid more than she was. She files suit with the EEOC against the Ministries, alleging racial discrimination, age discrimination, sex discrimination, and pay discrimination.
- ▶ **General Liability:** After the religious service, a congregant tripped on a crack in the concrete and tumbled down an outdoor flight of stairs, resulting in a concussion.

A volunteer was decorating the church for a social gathering. While she was standing on a chair to arrange the decorations, she lost her balance and fell resulting in severe arm injuries.

- ▶ **Property:** A fire destroyed a church sanctuary, and resulted in smoke and water damage to the structure and contents of the administrative office. In addition to replacing fixtures, furnishings, equipment and inventory, the church needed to rent space for worship services until the sanctuary was rebuilt.

- ▶ **Pastoral Professional:** The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. The victim was contemplating divorce and sought advice. The pastor encouraged the wife to stay with her husband due to the sanctity of marriage in God's eyes and to seek couples counseling. As a result, the wife went back 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 which lead to her injuries.

- ▶ **Abuse & Molestation:** A Sunday School Teacher was accused of sexually molesting a teenager after a bible study session. The teacher quickly denied the charges but was forced to step aside pending a church investigation. After a thorough inquiry, the alleged victim's credibility crumbled when it was reported that she had a long history of inventing stories about herself and others. Moreover, parents and students who knew the teacher offered evidence that raised serious doubts that the molestations could have occurred. After an exhausting investigation, the teacher was eventually reinstated to his duties. The cost alone of defending allegation with no merit was costly.