

Houses of Worship

- Ⓢ Risks up to 30,000 square feet
- Ⓢ New ventures and risks with no prior coverage are eligible
- Ⓢ All faiths and denominations, including but not limited to:



Churches	Meditation centers	Ministry groups	Tenant organizations	Mosques	Temples
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- Ⓢ Organizations involved in certain activities including but not limited to:

After school programs	Community centers	Food banks	Homeless shelters
Mission work	Prison ministries	Residence for clergy	Soup kitchens
Sunday school or similar programs	Thrift stores		

PRODUCT ADVANTAGES

- ▶ General liability
 - No premises limitation, so coverage follows the organization
 - Abuse and molestation starts at \$100,000/\$300,000 at no additional cost, with options up to \$1 million/\$1 million
 - Pastoral professional coverage available
 - Fundraisers, special events and outreach activities are automatically included
 - Hired and non owned auto is available
 - Optional criminal or civil proceeding defense reimbursement cost coverage
 - Members are automatically included as additional insureds
 - Emotional distress and mental anguish are included within the definition of bodily injury
- ▶ Property
 - Options for Basic, Broad and Special cause of loss form
 - Options for Actual Cash Value or Replacement Cost
 - Value Plus endorsement: 14 valuable property coverage enhancements, including \$25,000 (fine arts), \$10,000 (sign), \$10,000 (transit), \$5,000 (monies and securities), \$5,000 (employee dishonesty) and more
 - Theft coverage is available
- ▶ Management liability: directors and officers/employment practices liability
 - Third-party sexual harassment and discrimination automatically included
 - Data & Security+ endorsement: \$50,000 sublimit each for data breach, identity theft, workplace violence and kidnap expenses
 - Full prior acts coverage
 - Shared limit options available
 - Fair Labor Standards Act (FLSA/Wage and hour) \$100,000 for defense cost and loss (available in most states)
 - Lifetime Occurrence Reporting Provision: unlimited reporting extension for former directors and officers
- ▶ Crime coverage
 - Coverage for Employee Dishonesty, Money and Securities inside and outside the premises
 - Coverage provided for directors, officers, committee chairs and employees without having to schedule them by name or position

Package offerings can also include Inland Marine and Excess/Umbrella coverage.



AVAILABLE LIMITS

- ▶ General liability
 - \$1 million occurrence/\$2 million aggregate
 - Abuse and molestation: starts from \$100,000/\$300,000 with options up to \$1 million/\$1 million
 - Pastoral professional liability: different limit options up to \$1 million/\$1 million
 - Criminal or civil proceeding defense cost reimbursement coverage available for \$50,000/\$100,000
- ▶ Property
 - Up to \$3 million in non coastal zones (protection classes 1-8)
 - Up to \$250,000 in non coastal zones (protection classes 9-10)
 - \$1 million in coastal zones (state-specific wind and hail rules may apply)
- ▶ Management liability
 - Directors and officers liability up to \$5 million
 - Employment practices liability up to \$5 million
- ▶ Crime coverage
 - Employee Dishonesty up to \$100,000
 - Money and Securities up to 10,000 inside limit and 10,000 outside limit
- ▶ Excess/Umbrella
 - Umbrella limits up to \$5 million

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Located in Alaska, Louisiana or West Virginia
- ▶ Exceeding 30,000 square feet in size
- ▶ Building age over 75 years old (ineligible for building coverage)
- ▶ Roof age over 25 years old (ineligible for building coverage)
- ▶ The following programs or services:
 - Owned and operated daycare, childcare or preschool programs
 - K-12 schools or primary education programs
 - Primary operation of running camp facilities, retreat centers with regular overnight programs open to the public, or convents/monasteries

NOTE: Many classes may still be eligible for our Nonprofit Directors and Officers Liability/Employment Practices Liability products. Ineligible risk characteristics include those listed above.

Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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