

**KANSAS EAST
ANNUAL CONFERENCE
OF
THE UNITED METHODIST CHURCH
PARTICIPATING MEMBER PROGRAM**

**PROPERTY - CRIME - LIABILITY
BUSINESS AUTO
WORKERS' COMPENSATION
UMBRELLA LIABILITY
DIRECTORS & OFFICERS LIABILITY
AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE & RISK MANAGEMENT PLAN**

January 1, 2008 to January 1, 2009

Insurance Broker

Schifman, Remley & Associates, Inc.
5201 Johnson Drive Ste 500
Mission, Kansas 66205

Phone Toll Free: 800-304-9852
Phone: 913-831-1777
Fax: 913-831-4730
Email: sue_c@srains.com;
Carol_st@srains.com;
melodie_e@srains.com

Program Insurers

Philadelphia Indemnity Insurance Company (Property, Crime, Boiler, Auto, General Liability)
Hartford Fire Insurance Company (Workers' Compensation)
Zurich American Insurance Company (D&O & EPLI)
Endurance American Specialty Insurance Company (Excess Liability)
Great American Insurance Company (Excess Liability)
RSUI Indemnity Company (Excess Flood & Earthquake)

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**KANSAS EAST ANNUAL CONFERENCE
OF THE
UNITED METHODIST CHURCH**

PACKAGE INSURANCE PLAN

**PROPERTY - CRIME - BOILER
BUSINESS AUTO
LIABILITY
EXCESS LIABILITY**

SUMMARY OF INSURANCE COVERAGE

WITH

PHILADELPHIA INDEMNITY INSURANCE COMPANY

The following is applicable to the Insurance Plan:

Named Insured: Kansas East Annual Conference of The United Methodist Church, Inc., Districts, and all local Methodist Churches, United Methodist Campus Ministries in Kansas, Inc., and Camps, and affiliated and/or controlled properties, Congregational Growth & Development, Inc., Board of Pensions, Inc., The Commission on New Church Development of the Kansas East Conference of the United Methodist Church

Mailing Address: 4201 W. 15th Street, P.O. Box 4187, Topeka, KS 66604

Master Policy Term: 12:01 a.m. January 1, 2008
12:01 a.m. January 1, 2009

Important Disclosures

The booklet is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Proposed Carrier Ratings and Admitted Status

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Philadelphia Indemnity Insurance Co.	A+ XII	Admitted
Hartford Fire Insurance Co.	A+ XV	Admitted
Zurich American Insurance Co	A XV	Admitted
Endurance American Specialty Ins. Co.	A XV	Non-Admitted
Great American Insurance Co	A XIV	Admitted
RSUI Indemnity Company	A XII	Admitted

If the above indicates coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations that apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

Schifman, Remley & Associates, Inc. uses A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Schifman, Remley & Associates, Inc. makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Notice of Changes

ATTENTION

This booklet of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.

Changes And Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to another state, new products.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances, which may require an increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to it.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property, of yours that is in transit, unless we have previously arranged for the insurance; beyond the limits provided.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.
9. Notification of boiler on premises.
10. Notification of special events as listed below. Some events can be covered with the completion of an event questionnaire. Please request from Schiffman, Remley if you desire coverage.

Coverage Not Included in the Conference Insurance Plan

1. Renters Personal Liability insurance and Personal Automobile Insurance
2. Property or church events not under the direct sponsorship, control or supervision of the Church or Church Entity.
3. Coverage for outside groups using your facilities. They must purchase their own insurance. We recommend that you obtain certificates from the outside groups. (Refer to page 18 of this booklet.)
4. Special Events: Sponsorship of parades; Aircraft; Motorcycle Runs; Automobile Rallies; Fireworks Displays or Booths; Firearms; Events involving Animals (other than house pets, nativity scenes, blessing or petting zoos); Sponsored Carnivals or Fairs with Mechanical Rides; Political Rallies; Rock, Hip-Hop, Rap or Christian Rock Concerts with over 500 in attendance; Events including Contact Sports; Sponsored Rodeos; Events lasting more than 5 days including otherwise acceptable events; Events involving over 500 people (World Health Fairs; Worship Services; Church Suppers, and Plays are included and require no notification to Philadelphia); Events with Liquor provided by the insured; any activities by Third Party Telemarketing, Direct Mail, or Internet Advertising (Including Spam) Firms. Coverage for some of the above may be included with the completion of a special event questionnaire.

PACKAGE INSURANCE PLAN

Company: Philadelphia Indemnity Insurance Company
Policy Number: Policy # PHPK 280421

I. Property Insurance

A Deductible of \$1,000 per each occurrence applies to all Property Coverage.

A. Property Covered

- “Real Property” means:
 - Buildings - as scheduled;
 - Permanent structures (including permanently installed furniture, pipe organs, fixtures, glass, stained glass windows, fences, machinery, equipment, outdoor fixtures);
 - Personal property owned by you that is used to maintain the buildings, structures, on their premises including fire extinguishing equipment, outdoor furniture, floor coverings and kitchen appliances.
 - Materials, equipment, supplies, and temporary structures within 1,000 feet of described premises used to maintain or service the buildings or structures
- “Personal Property” means:
 - Church owned personal property as scheduled;
 - Personal property of others in your care, custody, or control up to \$10,000, on or within 1,000 feet of your premises.
 - Your interest in “improvements and betterments” (fixtures, alterations, installations, or additions) to buildings or structures you occupy but do not own.
 - Electronic Data Processing (EDP) - Equipment & Data.
- “Boiler and Machinery” means:
 - “Object” means any boiler, fired or unfired pressure vessel, refrigerating or air-conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission or utilization of mechanical or electrical power.
 - Coverage is provided within the policy per schedule on file with Philadelphia Insurance Company.
- “Premises” means:
 - The location(s) as described in the schedule on file with Philadelphia Insurance Company
 - Vacancy restriction applies, but may be removed for specified locations subject to underwriting review. Notification of vacant premises is required.

B. Covered Cause of Loss

- Means RISK OF DIRECT PHYSICAL LOSS not otherwise excluded, which occurs during the policy period.
- Typical exclusions include, but are not limited to;
 - 1) Nuclear hazard;
 - 2) War and military action;
 - 3) Expected, preventable, or accumulated losses such as:
 - Wear and tear
 - Smoke, vapor, or gas from agricultural smudging or industrial operations
 - Smog
 - Rust, corrosion, fungus, decay, deterioration, hidden or latent defect
 - Nesting or infestation by insects, birds, rodents, or other animals.
 - Settling, cracking, shrinking or expanding
 - 4) Governmental Action – seizure or destruction of property
- Reference should be made to the policy form for a complete list of exclusions and conditions.

C. Replacement Cost Coverage

- Replacement Cost without deduction for depreciation is provided for Buildings and Personal Property of the Insured.
- If the church elects to not repair, rebuild, or replace, the claim will be settled at the Actual Cash Value. Rebuild at another site is included.
- Ordinance or Law Compliance – The cost to demolish undamaged property and increased cost of construction required by applicable zoning, land use, building or construction codes or laws at the time of loss. Sublimit of \$250,000 for demolition and \$250,000 for increased cost of construction is included.

D. Coverage Limits

- | | |
|---|--|
| ■ Per occurrence, <i>blanket</i> per location (except Earthquake and Flood)
Deductible - each loss | per schedule
\$ 1,000 |
| ■ Earthquake Annual aggregate limit, at all locations combined
Deductible - each loss | \$ 10,000,000
2% of the loss not
to exceed \$100,000 |
| ■ Flood Annual aggregate limit, at all locations combined
Deductible each loss | \$ 10,000,000
\$ 25,000 |

Note: All locations in Flood Zone A , V & D are excluded for Buildings , Personal Property and Business Income. Coverage is available for Zone A & V through the *National Flood Insurance Program (NFIP)*. *Contact SRA to arrange NFIP Coverage.*

Coverage Limits Continued:

Excess Flood and Earthquake (RSUI Indemnity) \$ 40,000,000
 Annual aggregate limit, at all locations combined excess \$10,000,000.

Excludes Zones A, V and D

- Business Income with Extra Expense
 Per Location / Per Occurrence \$ 100,000
 i.e. necessary expense, over and above normal expenses incurred to allow continuation of normal church operations following a covered loss.
- Coinsurance Requirement Agreed Value

E. Additional Coverage:

- Debris Removal (180 day reporting) – After a covered loss 25% of Loss
 Amount paid for direct physical loss to covered property. Plus \$250,000
- Outdoor walks, patios, trees, shrubs, plants including debris removal damaged by fire, lightning, explosion, riot or aircraft; subject to limitations.
 Aggregate Limit \$ 25,000
- Boiler Vessel Coverage Per Schedule
- Mechanical Breakdown Equipment Included
- Expediting Expense (Boiler & Machinery) –The reasonable extra cost of temporary repair and/or expediting the repair of property insured \$ 100,000
- Preservation of Property-If it is necessary to move Covered Property from described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:
 While it is being moved or while temporarily stored at another location; and Unlimited
- Pollution Clean Up and Removal (Land or Water) Must be reported within 180 days of loss
 Annual aggregate limit per premises \$ 25,000
- Fire Department Service Charges \$ 50,000
- Fire Extinguisher Recharge Unlimited
- Newly Acquired or Constructed Property - 180 day coverage period \$ 1,000,000

Additional Coverage Continued:

■ Unreported Premises-Coverage includes Appurtenant Structures within 1000 feet of the Premises.	No Coverage
■ Claim Expenses you pay to assist in investigation of a claim	\$ 10,000
■ Church Property in Transit	
▪ Limit per occurrence:	\$ 50,000
■ Accounts Receivable	\$ 250,000
■ Fairs or Exhibitions – Limit per exhibition	
▪ Personal Property	\$ 100,000
■ Off Premises Service Interruption with Overhead Transmission Lines Coverage Including Direct Damage	\$ 100,000
▪ Direct Damage	\$ 100,000
▪ Indirect Damage	Unlimited
■ Valuable Papers	\$ 250,000
■ Personal Property of Clergy occupying church-owned property	
▪ Per occurrence/per location	\$ 25,000
■ Builders Risk Please contact Schifman, Remley on all projects	
■ Sewer Backup	Included in Limits
■ Fine Arts	\$ 25,000 or Per Schedule
■ Arson Reward	\$ 25,000
■ Outdoor Signs – unattached – (Contents Limit)	Included in Limits
■ Personal Property of Others in the Care, Custody & Control	
▪ Contents Limit	Included in Limits

II. Crime Insurance – Limits are “Per Occurrence”

A. Blanket Employee Dishonesty-Including Volunteer Workers as Employees	\$ 100,000
B. Forgery or Alteration	\$ 50,000
C. Theft Disappearance and Destruction	
▪ Money and Securities - Inside the Premises	\$ 25,000 (*)
▪ Money and Securities - Outside the Premises	\$ 25,000 (*)
(*) Limits for Money and Securities coverage will be increased 100% for the weekend collections of Palm Sunday, Easter Sunday, Mother’s Day, the weekends preceding and following Christmas Day.	
D. Computer Fraud	\$ 50,000
■ Deductible any one occurrence	
▪ Blanket Employee Dishonesty	\$ 500
▪ Other Crime Coverages	\$ 500

III. Commercial General Liability Insurance

Limits are "Each Occurrence" or as noted otherwise

A. Limits of Coverage

■ Bodily Injury and Property Damage Liability	\$ 1,000,000
■ Personal and Advertising Injury	\$ 1,000,000
■ Medical Payments – Each Person	\$ 15,000
■ General Aggregate – Limit Per Policy Year at Each Church Location	\$ 3,000,000
■ (Applies to all General Liability coverage other than Products / Completed Operations)	
■ Products / Completed Operations Aggregate Limit Per Policy Year at Each Location	\$ 3,000,000

B. Extensions of Coverage

■ Sexual or Physical Abuse or Molestation	
▪ Occurrence	\$1,000,000
▪ Aggregate – Per Church	\$3,000,000
■ Professional Liability including Pastoral Counseling	
▪ Per Incident	\$1,000,000
▪ Aggregate – Per Church	\$3,000,000
■ Property Damage Legal Liability-any one fire or occurrence	\$ 1,000,000
■ Non-owned Watercraft Liability	Boats under 58 Feet
■ Intentional Property Damage (due to reasonable force)	Included
■ Additional Insureds and Waiver of Subrogation – Any person or organization for whom you have specifically agreed in writing to provide additional insured primary coverage under this form (As requested).	

C. Description of Coverage

- Additional Insureds – Members, Directors, Trustees, Employees and Volunteers
- Premises and Operations
- Products and Completed Operations
- Personal Injury and Advertising Injury Liability
- Blanket Contractual
- Church Owned or Sponsored Day Care
- Teachers Liability (Corporal Punishment)
- Extended Bodily Injury (Protection of Persons or Property)
- Limited Worldwide Protection (If suit is brought within the U.S.)
- Medical Payments (Including: Volunteer Workers and Children in Church Sponsored Day Care Centers)
- Incidental Medical Malpractice
- Bodily Injury Includes Mental Anguish
- Exclusion of Specified Special Events: Sponsorship of Parades; Aircraft; Motorcycle Runs; Automobile Rallies; Fireworks Displays or Booths; Firearms; Events involving Animals (other than house pets, nativity scenes, blessing or petting zoos); Carnivals or Fairs with Mechanical Rides Sponsored by the Insured; Political Rallies; Rock, Hip-Hop, Rap or Christian Rock Concerts with admission over 500 people; Events including Contact Sports; Sponsored Rodeos; Events lasting more than 5 days including otherwise acceptable events; Events involving over 500 people (World Health Fairs, Worship Services, Church Suppers and Plays are included and require no notification to Philadelphia); Events with Liquor provided by the insured; any activities by a Third Party Telemarketing, Direct Mail or Internet Advertising (Including Spam) Firms. *Coverage for some of the above may be included with the completion of a special event questionnaire.*

IV. Employee Benefit Liability Insurance – Claims Made Coverage

■ Occurrence Limit	\$ 1,000,000
■ Annual Aggregate Limit	\$ 3,000,000
■ Deductible Each Claim	\$ None
■ Retroactive Date:	9/1/2002
■ Prior/Pending Matter Litigation Date:	9/1/2002

Coverage for injury caused by any negligent act, error, or omission of the Insured or of any other person for whose acts, errors, or omissions the Insured is legally liable, in the administration of the Insured's "Employee Benefit Program"

V. Commercial Auto Insurance –Policy # PHPK 280422

- **Owned Vehicles** (Vehicles must be reported for coverage to take effect)
- **Liability Limits (Any one occurrence or loss)**
 - Bodily Injury and Property Damage Liability (Owned, Hired & Non-Owned) \$ 1,000,000
 - Medical Payments - Each Person – Owned Autos \$ 5,000
 - Uninsured / Underinsured Motorists Liability - Owned Autos \$ 1,000,000
 - PIP – Owned Autos Statutory Limits
- **Physical Damage (Optional – Owned Vehicles must be reported for coverage to take effect) – Hired Car Physical Damage Included**
 - Comprehensive – A.C.V. – Deductible: \$ 500
 - Collision – A.C.V. – Deductible: \$ 1,000
 - "Hired Autos": Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease hire, rent, or borrow from any of your "employees".
 - "Non-Owned Autos": Only those "autos" you do not own, lease, hire, rent or borrow that are used in conjunction with Church business. Coverage includes "autos" owned by your "employees", but only while used in conjunction with Church business.

VI. Umbrella Excess Liability Insurance – Policy #PHUB 101343

Coverage: Excess Liability

- "Underlying Insurance" means the insurance afforded by the policies listed in the Schedule of Underlying Insurance contained in the Declarations of the Plan policy.
- **Limits of Insurance:**
 - Each Occurrence \$ 10,000,000
 - General Aggregate \$ 10,000,000
 - Sub-Limit – Aggregate – Sexual Misconduct \$ 1,000,000
 - Excess of Underlying Limits
 - General Liability – per Occurrence \$ 1,000,000
 - General Liability – Aggregate \$ 3,000,000
 - Automobile Liability – CSL \$ 1,000,000
 - Employers Liability \$ 1,000,000
 - Retained Limit \$ 10,000

This is a shared group Excess Liability limit applicable to all participating churches.

Umbrella Excess Liability Continued:

Exclusions (not limited to):

• Subsidence Exclusion	• Pollution	• Asbestos
• Employment Practices Liability	• Directors & Officers Liability	• ERISA
• Mold	• Expected or Intended	• War
• Aircraft	• Care, Custody and Control	• Discrimination

Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada

ADDITIONAL EXCESS LIABILITY INSURANCE PLAN

Endurance American Specialty Insurance Company Policy No. ELD-10000294702

\$25,000,000 Policy Aggregate excess of \$10,000,000 Occurrence/Aggregate
Philadelphia Primary and Primary Umbrella Limits

Great American Insurance Company Policy No. TUE-6680146-03

\$15,000,000 Policy Aggregate excess of \$35,000,000 Occurrence/Aggregate
Endurance American Excess Limits as shown above.

Important Note as Respects Umbrella and Excess Liability Coverages
Limits Shown are a Total Combined Aggregate Limit for all the Participating
Churches and Church Entities of the
Kansas East Annual Conference Insurance Plan.

Underlying Insurance Includes:

- | | | | |
|---|--|------------------------------------|-------------|
| □ | General Liability | General Aggregate at Each Location | \$3,000,000 |
| | Products/Completed Operations Aggregate at Each Location | | \$3,000,000 |
| | Personal Injury & Advertising Injury Limit | | \$1,000,000 |
| | Each Occurrence | | \$1,000,000 |
- | | | | |
|---|----------------------------|-----------------|-------------|
| □ | Automobile Liability | Each Occurrence | \$1,000,000 |
|---|----------------------------|-----------------|-------------|
- | | | | |
|---|---|--|-------------|
| □ | Employers Liability | Bodily Injury by Accident, Each Accident | \$1,000,000 |
| | Bodily Injury by Disease, Each Accident | | \$1,000,000 |
| | Aggregate Disease, Policy Aggregate Disease | | \$1,000,000 |
- | | | | |
|---|---|--|--------------|
| □ | Philadelphia Underlying Umbrella Excess Liability | | |
| | Each Occurrence | | \$10,000,000 |
| | General Aggregate | | \$10,000,000 |
| | Products/Completed Operations Aggregate | | \$10,000,000 |

WORKERS' COMPENSATION INSURANCE PLAN

Company: Hartford Fire Insurance Company
Policy Number: Policy # 37WBA01462

Limits of Insurance

Coverage A: Statutory Benefits

Coverage B: Employers Liability

Per Person	\$ 1,000,000
Per Accident	\$ 1,000,000
Per Disease	\$ 1,000,000

Initial premium is based on reported estimated annual payroll. This policy is subject to audit based on actual annual payrolls for the period of 1-1-08 to 1-1-09. Information developed by the audit will be used to determine the final premium.

CLAIM REPORTING PROCEDURE
PHILADELPHIA INSURANCE COMPANY/HARTFORD CASUALTY INSURANCE COMPANY

YOU REPORT ALL LOSSES OR CLAIMS IMMEDIATELY
TOLL FREE, 24 HOURS, 7 DAYS A WEEK:

Property losses under the policy \$1,000 Deductible need not be reported. However, always report any injury to persons or damage to non-church property.

PROPERTY, GENERAL LIABILITY, BOILER, CRIME CLAIMS

Philadelphia Indemnity Insurance Company – Package #PHPK280421/Auto #PHPK280422

Phone: 1-800-765-9749

Fax: 1-800-685-9238

Email: onlineclaims@phlyins.com

Website: www.phly.com (Customers/Claim Reporting)

WORKERS' COMPENSATION CLAIMS

Hartford Fire Insurance Company – Policy # 37WBA01462

Phone: 1-800-327-3636

Fax: 1-800-347-8197 or Website: www.thehartford.com (Report a claim)

Master Policy Term: January 1, 2008 to January 1, 2009

Please be ready to provide the following information:

- 1) Identify yourself as a participant of The Kansas East Annual Conference Insurance Plan
- 2) Name of Church or Church Entity Reporting Claim.
- 3) 4 Digit Church Number (District Assigned Church Number).
- 4) Name of person and telephone number for the adjuster to contact.
- 5) Date, Time, Location of Occurrence; and a Brief Description of the Incident

Notify Schiffman, Remley & Associates if an Adjuster has not contacted you within 72 Hours

**DIRECTORS & OFFICERS INCLUDING EMPLOYMENT PRACTICES
LIABILITY CLAIMS MADE COVERAGE**

**SUMMARY OF INSURANCE COVERAGE
WITH
ZURICH AMERICAN INSURANCE COMPANY**

Named Insured: Kansas East Annual Conference of The United Methodist Church
and all its participating Churches, Districts, Agencies, Foundations
and Camps

Mailing Address: 4201 15th Street, P.O. Box 4187
Topeka, KS 66604

Policy Term: 12:01 a.m. January 1, 2008
12:01 a.m. January 1, 2009

Policy Number: DOC-921196602

■ Annual Aggregate Limit	\$ 10,000,000
■ Sub-limit Aggregate Per "Church Entity"	\$ 1,000,000
■ Retention Per Claim (Deductible)	\$ 5,000
■ Defense Costs are Within the Limit of Liability	

D & O and E.P.L.I. Claim Reporting Procedure

If any claim is made, the Insured shall give written notice to (*) as soon as practical of:

- 1) The specific "wrongful act", and
- 2) Any consequences which have or may result there from, and
- 3) The circumstances by which the Insured first became aware thereof.

(*) Send written notice to:

Zurich American Insurance Company or
Attn: Claims Department
1400 American Lane
Schaumburg, IL 60196

Phone: 1-800-987-3373
Fax: 1-719-262-2165

Schifman, Remley & Assoc.
Attn: Claims Department
5201 Johnson Drive, Suite 500
Mission, KS 66205

Phone: 913-831-1777
800-304-9852
Fax: 913-831-4730

PREMIUM PAYMENT

Schifman, Remley & Associates, Inc. will bill all premiums.

**Premium Financing is available as an option through
Premium Finance Specialists, Inc.**

Any changes resulting in a premium difference is billed by SRA.

CERTIFICATES OF INSURANCE

❖ **Certificate Requests for Church Properties or Church Activities**

SCHIFMAN, REMLEY & ASSOCIATES, INC., WILL FURNISH CERTIFICATES OF INSURANCE AS EVIDENCE OF INSURANCE COVERAGE TO A MORTGAGEE, LOSS PAYEE, OR OTHER ORGANIZATIONS AS REQUIRED.

YOU MUST REQUEST CERTIFICATES OF INSURANCE FROM SCHIFMAN, REMLEY & ASSOCIATES, INC.

To request a Certificate of Insurance please provide:

1. Exact name and address of certificate holder.
2. Reason for the Certificate and the interest of Certificate Holder.
3. Date(s) and/or length of time of the event or activity.
4. Special wording when required.

❖ **Obtain Certificates of Insurance FROM OTHERS for the following circumstances:**

1. Contractors

Request all Contractors performing any work on Church properties to provide a Certificate of Insurance evidencing General Liability, Automobile Liability, and Workers Compensation insurance.

2. Person(s) or Organizations Leasing or Using the Church

Request any person(s) or non-church related organization using the Church premises or properties, such as day nurseries, meetings, classes, etc., for a Certificate of Insurance with evidence of General Liability and Workers Compensation insurance

The Certificate of Insurance that's provided to the Church should indicate proper insurance coverage, limits, and name of the insurance company, policy number, effective dates of coverage. It should also name the Church as an Additional Insured insofar as the Church's interest may appear. Upon receipt, examine the Certificate of Insurance to ascertain it includes the requested information and is deemed satisfactory **prior to** entering into an agreement with any party.

The practice of obtaining Certificates of Insurance will assist to shield the Church and Conference from claims against these person(s) or organizations, which should be funded through their own insurance. If person(s) or organizations do not have insurance protection to protect them from claims arising out of their activities, the Church / Church Entity and/or Conference may be called upon to fund their Liability and/or Workers Compensation exposures.

Please direct any questions concerning Certificates of Insurance to Schifman, Remley & Associates, Inc.

GENERAL QUESTIONS AND COVERGE CHANGES
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Direct any questions that you may have about this Insurance Plan to SCHIFMAN, REMLEY & ASSOCIATES, INC., by calling:

Toll free: 1-800-304-9852

Facsimile: 1-913-831-4730

Monday through Friday from 8:00 a.m. to 5:00 p.m., or send them to:

Susan J. Courtney, CIC
ACCOUNT EXECUTIVE
Schifman, Remley & Associates, Inc.,
5201 Johnson Drive Ste 500
Mission, Kansas 66205
Internet: Sue_C@Srains.com
Direct Number: 913-236-3017

Carol Stevens, CPCU, CIC, AU
ACCOUNT ANALYST
Schifman, Remley & Associates, Inc.,
5201 Johnson Drive Ste 500
Mission, Kansas 66205
Internet: Carol_St@Srains.com
Direct Number: 913-236-3018

Report any of the following coverage changes to SCHIFMAN, REMLEY & ASSOCIATES, INC:

- ❖ Acquisition or Disposal of Property
- ❖ Vehicles - Newly Acquired or Disposed Of
- ❖ Newly Formed Ministries
- ❖ Newly Formed Church Managed Child Care Program, e.g. Day Care, Mothers Day Out, Pre-School, etc.
- ❖ New Construction
- ❖ Special Events

Direct requests for any of the following to SCHIFMAN, REMLEY & ASSOCIATES, INC:

- ❖ Quotations for:
 - Auto Coverage (Church / Church Entity Owned or Leased Vehicles)
 - Unusual or Special Coverage Needs
 - Additional or increased amounts of coverage

- ❖ Certificates of Insurance
 - See Page 18 for guidelines

Coverage Descriptions

The descriptions enclosed are intended to provide a brief explanation of some of the principal coverage's offered in the insurance marketplace. The definitions, terms, and conditions of the policy determine the actual coverage provided by a particular policy. There may be coverage's described herein that are not provided in this booklet but may be available upon request.

Institute and other industry related sources might differ from the definitions in your Insurance Policies. Your insurance coverage will be determined by the language of the policy, and not by the definitions set out above.

PROPERTY/INLAND MARINE

Property Insurance

Insures your interest in described property you own or for which you are responsible. May include buildings, leasehold improvements, and personal property (excluding automobile). Coverage may be extended to include fencing, property owned by others, or off premises. Property policies require insurable interest.

Business Income

Insures profits that would have been earned and continuing expenses after a loss at an insured location. Will also cover limited extraordinary expenses you incur to continue operations. Due diligence and dispatch must be exercised to resume normal operations.

Increased Cost of Construction

Covers the additional cost of reconstructing a damaged or destroyed building where ordinance requires rebuilding with more expensive materials, services, or techniques.

Demolition Cost

Covers the cost of demolition excluded by a demolition clause. It may be endorsed to property insurance for an additional premium.

Extra Expense

Covers extra expenses incurred by a business so it can remain in operation following a property loss.

Inland Marine

Various types of equipment may not be covered under the contents portion of your policy because of their mobile nature. Examples are tools, cameras, fine arts, musical equipment, EDP, etc., when taken off premises.

Valuable Papers

Covers the cost to reconstruct damaged or destroyed valuable papers and records.

Electronic Data Processing

Covers computer equipment, data systems, information storage media, and operating expenses incurred after an insured loss.

Outdoor Sign

Insures scheduled freestanding outdoor signs normally excluded from property insurance policies.

Accounts Receivable

This policy provides protection for sums due you from your customers should you become unable to collect as a direct result of loss of, or damage to, your accounts receivable records.

Insures the labor cost to recreate damaged or lost accounts receivable records, increased collection costs, interest and uncollectible balances, less allowance for bad debts, after damage to records at the insured location. Do not confuse with credit insurance.

CRIME

Blanket Crime – Employee Dishonesty

This insures against loss resulting from the dishonest acts of your employees. Regarding any employee benefit plans you might have, coverage is necessary to comply with certain provisions of the Employee Retirement Security Act (ERISA). To recover your loss, you must know who took the property and under what circumstances. You must prove an employee caused the loss and be willing to prosecute. Losses that can only be demonstrated by inventory accounting calculations are not insured.

Forgery & Alteration

Insures against loss caused by forgery or alteration of outgoing checks or financial instruments. Does not cover loss sustained because of acceptance of forged checks written by others.

Money & Securities

Covers theft, disappearance, and destruction of money or securities on your premises or in the custody of a messenger. Required because standard property policies limit or exclude coverage for money and securities.

Loss Inside Premises. Virtual all-risk protection for money and securities on premises, including safe burglary, robbery, theft, destruction and disappearance.

Loss Outside Premises. Same broad protection for money and securities while off premises.

COMPREHENSIVE GENERAL LIABILITY

Premises Operations

Covers liability arising out of the existence, operation, and maintenance of your business and premises.

Premises Medical Payments Coverage

This coverage is available regardless of negligence for an injury sustained on your premises.

Fire Legal Liability Coverage Real Property

Protects the insured against liability incurred when his negligent actions result in the destruction of property, which is in his care, custody, or control.

Host Liquor Law Liability Coverage

The liquor law liability exclusion has been amended to extend Host Liquor Law Liability coverage to the named insured.

Broad Form Property Damage Liability Coverage

Extends coverage by limiting the policy exclusions pertaining to the property of others under the care, custody, or control of the named insured, and the exclusion pertaining to the work performed by or on behalf of the named insured.

Incidental Medical Malpractice Liability Coverage

Coverage is provided for an insured not engaged in the health care business, but whose employees are involved in the rendering of certain types of medical professional services. For instance, an insured has a doctor- and nurse-staffed infirmary in his factory for the treatment of employment-related injuries.

Nonowned Watercraft Liability Coverage (under 50 feet in length)

Coverage is extended to watercraft under 50 feet in length, provided such watercraft is not owned by the named insured and is not being used to carry persons or property for a charge. This coverage is particularly useful for those insureds who rent or lease watercraft or may have employees who use their own watercraft for business purposes, i.e., salesmen.

Limited Worldwide Liability Coverage

Policy territory definition is amended to cover liability rising out of the activities of the named insured and his employees while temporarily outside the United States of America, its territories or possessions, or Canada, provided the original suit for damages is brought within the United States of America, its territories or possessions, or Canada.

Employees as Additional Insureds

Coverage is extended to all employees as additional insureds. Coverage is also extended to the spouse of a partner, if the named insured is a partnership. Your employees are protected while they are working for you within the scope of their duties.

Extended Bodily Injury Coverage

Coverage is provided for an intentional act by or at the direction of the insured, which results in bodily injury, if such injury arises solely from the use of reasonable force for the purpose of protection of persons or property.

Newly Acquired Organizations (90 days)

Coverage is automatically extended for up to 90 days to the named insured for a newly acquired or formed organization over which the named insured maintains ownership or majority interest.

Personal Injury Liability

Covers injury arising out of false arrest, libel, slander, violation of an individual's right of privacy, wrongful entry or eviction, or defamation of character.

Advertising Liability

Covers injury arising out of libel or slander, violation of the right to privacy, misappropriation of advertising ideas, or infringement of copyright, title, or slogan committed in the course of advertising goods, products, or services.

Employee Benefits Liability

This protects against suits alleging damage because of handling of employee benefits. Coverage for injury caused by any negligent act, error, or omission of the Insured or of any other person for whose acts, errors, or omissions the Insured is legally liable, in the administration of the Insured's "Employee Benefit Program". As an example, this coverage would protect the insured if an employee, by error, is not added to the group health plan.

WORKERS' COMPENSATION

Coverage "A" – Statutory Workers' Compensation

Covers injury to employees arising out of and during their employment to the extent required by state statute.

Coverage "B" – Employers' Liability

Provides for payment if those sums (not exceeding the coverage limit), which you are found legally obligated to pay because of bodily injury, sickness, or disease are not otherwise compensable under Statutory Workers' Compensation insurance.

UMBRELLA LIABILITY

Umbrella policies provide "excess" coverage in the event of a liability claim that is large enough to exhaust the limits of your scheduled underlying policies or primary coverage in excess of the self-insured retention.

This type of liability insurance, which is an "umbrella" of blanket catastrophe excess liability protection, will accomplish three purposes for your business:

- Excess coverage over other liability insurance carried by you; we call this the "underlying insurance."
- Coverage of liability exposures, except a few specifically excluded exposures, subject to a large deductible.
- Automatic replacement coverage for underlying liability policies, which are reduced or exhausted by loss.