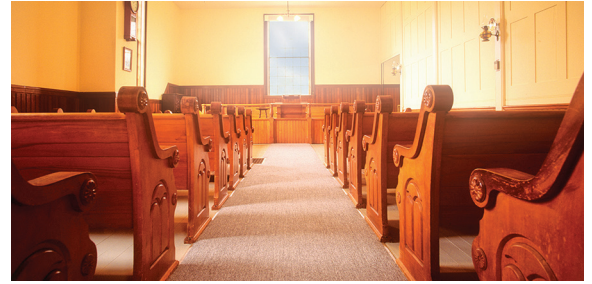




RELIGIOUS ORGANIZATIONS



Liberty Mutual Insurance offers coverage tailored to religious organizations of varying types and sizes.



Acceptable Class of Business*

✓ Churches or other houses of worship

*Preference may vary by region.

Preferred Risk Characteristics

Operations

- Five hundred (500) or fewer members
- A strong focus on safety
- Affiliation with a parent organization united under a common faith and organized under a legal hierarchy
- No owned camps or foreign mission trips
- Publishing or broadcast activities limited to bulletins or local rebroadcast of services
- Incidental child care services

Occupancy

- 100 percent owner-occupied buildings designed as religious organization facilities

Property

- Thirty (30) years old or newer
- Noncombustible or better construction, protection class 1-6 with central station fire and intrusion alarms.
- Lightning-protected steeples
- Plexiglass-protected stained glass
- Incidental cooking exposure
- Not on historic register

Religious Directors and Officers

- Organization directors and officers elected by members with terms determined via bylaws
- Written bylaws define responsibilities and conduct of officers

Religious Organization Policies and Procedures

- Formal employee and volunteer selection process to include:
 - Application
 - Criminal background check
 - Drug testing
 - Check against sexual offender registry
- Written sexual misconduct policy and guidelines must be communicated to all staff and volunteers
- Facility use agreements in place for occasional use from non-affiliated organizations

Transportation

- None or limited use of vehicles to transport members to religious services
- Risk transfer agreements required for hired auto/coach service
- No 15-passenger vans or busing exposures
- Drivers with clean motor vehicle records (MVR), annual MVR checks
- Drivers between 25 and 70 years of age
- Limited nonowned exposures. Minimum of \$100,000/\$300,000 personal auto limits with annual verification of coverage.



Products

- ✔ Custom Protector® – Religious organizations market segment endorsement
- ✔ Comprehensive Business Package – Religious organizations market segment endorsement
- ✔ Professional Liability
- ✔ Auto
- ✔ General Liability – Religious organizations market segment endorsement bundle
- ✔ Property – Religious organizations market segment endorsement
- ✔ Umbrella
- ✔ Workers Compensation – Limited to employees only
- ✔ Inland Marine

Featured Coverages

Property

Musical instruments – Provides coverage for musical instruments used during the course of a religious organization’s services and programs. Coverage provided within the business personal property limit.

Outdoor property – Definition includes statuary and crosses. Coverage provided up to \$25,000.

Additional building property – Definition to include stained glass windows, steeples, pews, altars, lecterns, clocks, bells and chimes, electronic sound system, and permanently attached organs. Coverage provided within the building limit.

Precious alloys or metals – Coverage for theft of precious alloys or metals increased to \$5,000 per occurrence.

Liability

Religious organization directors and officers liability – Coverage for damages due to insured’s directors’ and officers’ wrongful acts provided on a claims-made basis

Sexual misconduct liability – Provides coverage for liability arising from sexual misconduct on an occurrence or claims-made basis. Innocent Party Defense Expense coverage automatically provided up to a \$1,000,000 aggregate or sexual misconduct liability aggregate limit – whichever is less.

Pastoral counseling professional liability – Coverage for a loss arising out of wrongful acts or omissions committed by the insured, arising out of the performance of professional services for others in the insured’s capacity as a pastoral counselor. Coverage is provided on an occurrence basis.

Medical payments – Covers medical expenses regardless of legal liability for injury. Per person limit of \$15,000.

Property damage extension with voluntary payments – Provides coverage for loss to property of others caused by church operations for which the policy provides liability insurance. Payment is made without regard to fault. Coverage up to \$250 per occurrence, \$5,000 aggregate.

Other

Umbrella – Provides additional limits for coverage above primary limits and may include:

- Religious organization directors and officers
- Sexual misconduct liability
- Pastoral professional
- Crisis management (\$250,000 limit)

Additional Coverages

Property

- Money and securities
- Personal effects and property of others
- Dwelling-related private structures
- Tombstone and monument legal liability

Liability

- Property damage extension with voluntary payments endorsement
- Medical payments – Athletics endorsement
- Each location general aggregate limit endorsement
- Property damage – Customers’ goods endorsement
- Property damage – Borrowed equipment endorsement

