



FAITH PROTECT PLUS - COVERAGES AND HIGHLIGHTS

Ecclesiastical Insurance has designed a comprehensive and flexible product designed specifically for **Places of Worship**.

PROPERTY: Coverage is provided for losses caused by direct physical loss or direct physical damage arising from ALL RISKS, unless otherwise excluded, including replacement cost, by-laws, debris removal, liberalization clause plus the following EXTENSIONS which are in addition to the policy limit. The limit of coverage for loss of any or all items under these EXTENSIONS shall be an aggregate of \$500,000 per Occurrence for each of the ON and OFF Premises Extensions, unless stated otherwise.

PROPERTY – ON PREMISES EXTENSIONS

- Headstones, Monuments, Tombstones, Crypts
- Building by-laws (Blanket)
- Debris Removal
- Special Event Automatic Increase (25% of contents limit)
- Trees & Shrubs (\$1,500 per tree/\$15,000 Aggregate)
- Cost of preparing Proof of Loss
- Building Damage by Theft
- Additions Under Construction
- Newly Acquired Contents – Own location (25% of contents limit)
- Disappearing Deductible when claim exceeds \$10,000
- Pollutant clean Up & Removal (\$25,000)
- Accounts Receivable
- Valuable Papers
- Personal Property of Employees & Officers (including congregation members and volunteers) - \$10,000 per year
- No-Coinsurance Clause requirement (with building appraisal under 5 years)
- Arson, Theft & Vandalism Reward (\$5,000)
- Consequential Loss (Including Off Premises Power)
- Liberalization Clause
- Fire Department Service Charges
- Lock & Key
- Sewer Back-Up, where available
- Automatic Fire Suppression System Recharge Expense

PROPERTY – OFF PREMISES EXTENSIONS

- Newly Acquired Locations – Building & Contents
- Transit
- Cost of Hiring Temporary Buildings
- Exhibitions/Shows/Concerts
- Property Temporarily removed from Premises

LOSS OF INCOME COVERAGE

\$50,000 aggregate per occurrence with option to purchase higher limits

- Extra Expense
- Professional Fees
- Loss of Religious Income (including rent and donations)
- Expediting Expenses
- Interruption by Civil Authority (2 weeks)
- Additional Living Expenses for religious personnel residing in Manse or Rectory



CRIME

- Broad Form Money & Securities (In) - \$20,000
- Broad Form Money & Securities (Out) - \$20,000
- Money Orders/Counterfeit paper Currency - \$20,000
- Depositor's Forgery - \$20,000
- Automatic Money Increase for Religious Holidays/Special Events (50% of Insured limit)
- Employee Dishonesty Form A (including volunteers) - \$20,000

OPTIONAL PROPERTY COVERAGES

- Loss Settlement Options (Replacement cost or Agreed Value)
- Course of Construction
- Comprehensive Equipment Breakdown - Heating, Cooling & Electrical Equipment (Boiler & Machinery)
- Stained/leaded glass; Pipe Organs, Religious Artifacts – limit as selected by customer with no maximum restriction
- Option to cover personal belongings of religious personnel & employees residing in Manse/Rectory (where applicable)
- Option to cover Manse/Rectory building
- Flood and Earthquake

LIABILITY COVERAGES

- Commercial General Liability (NIL Deductible)
- Bodily Injury and Property Damage on Occurrence Basis with General Aggregate
- Personal Injury
- Advertising Injury
- Products and Completed Operations
- Medical Payments (including indemnity for participants in sporting events) - \$2,500 per person/\$25,000 per occurrence
- Contingent Employer's Liability
- Employer's Liability
- Incidental Medical Malpractice
- Voluntary Compensation for Employees
- Volunteers automatically included as named insureds
- Cross Liability Clause/Separation of insureds
- Contractual (written) Liability
- Defense Costs in addition to Policy Limits
- Worldwide territory (suits brought in North America)
- Hostile Fire
- Employee Benefits (Errors & Omissions)- \$1,000 Deductible
- Elevator Legal Liability
- Non Owned Watercraft (up to 8 meters in length)
- Liberalization clause
- Broad Form Tenant's Legal Liability (\$250,000) – \$1,000 Deductible. (higher limits available at extra premium)
- Non Owned Automobile
- Physical Damage to Hired Vehicles SEF # 94 (\$50,000) All Perils \$1,000 Deductible
- Sunday School activities
- Pastoral Counselling

OPTIONAL LIABILITY COVERAGES

- ABUSE COVERAGE – (CLAIMS MADE BASIS) MAXIMUM \$10,000,000
- UMBRELLA LIABILITY
- DIRECTORS' AND OFFICERS' LIABILITY – (CLAIMS MADE BASIS) MAXIMUM \$10,000,000