

## Religious Organizations

---

### Benefits of this Program

Three Village Bennett Agency has been specialist for Faith Based organizations for over 35 years. Our insurance companies offer Religious Organizations Package insurance uniquely designed to fulfill a wide range of special insurance needs for Religious Organizations.

### Coverage Features

#### Liability

- ◇ Comprehensive General Liability – Limits to \$3,000,000
- ◇ Abuse & Molestation coverage available for qualified accounts
- ◇ Personal Injury Liability
- ◇ Employee Benefits Liability
- ◇ Volunteers and Church Members as Additional Insureds
- ◇ Coverage for Fund – Raising Events
- ◇ Amended definition of bodily injury to include mental anguish
- ◇ Umbrella Limits – up to \$10,000,000

#### Property

- ◇ Blanket Limits with Large house capacity
- ◇ Special clauses of Loss on Building, Contents, Loss of Income and Extra Expenses
- ◇ Water Backup of Sewers and Drains or Sumps - \$25,000
- ◇ Sign Coverage
- ◇ Stained Glass Coverage
- ◇ Ordinance & Law Coverage – Included up to Building Limit
- ◇ Fine Arts - \$25,000
- ◇ Agreed Value Endorsement available with property appraisal

#### Automobile

- ◇ 15 passenger vans and buses are expectable exposures
- ◇ Non owned and hired car coverage
- ◇ Volunteers as Insureds coverage available
- ◇ Hired Car Physical Damage
- ◇ Rental Reimbursement for private Passenger Vehicles

#### Crime and Fidelity

- ◇ Employee Theft ( Blanket Fidelity)
- ◇ Money & Securities
- ◇ Forgery or Alteration

# Product Highlight Sheet

---

## Directors *and* Officers Liability Religious Organizations

---

### Benefits of this Program – Protection for your Vital Resources

The people who serve as directors, officers or trustees of your church are vital to your ministry. The Directors and Officers Liability coverage provides protection to the leaders who serve on your board. This coverage provides peace of mind to these important volunteers in the event they are sued in conjunction with the performance of their duties.

The Directors and Officers Liability policy provides coverage for wrongful acts of directors, officers, trustees, business administrators and ministers. Any Church with a Board of Directors needs this coverage.

### Directors and Officers Liability

- ◇ Specifically designed for Religious Organizations
- ◇ True entity coverage
- ◇ Spousal Coverage
- ◇ Coverage for defense costs for any actual or alleged breach of contract agreements, except breach of employment contract claims - \$25,000
- ◇ Coverage available for breach of employee contract claims
- ◇ Primary limits up to \$5,000,000 with excess limits available

### Situations Likely to Create Liability Include:

- ◇ Using Funds budgeted or donated for one purpose in another way;
- ◇ Committing oversights and errors in conducting a major building program;
- ◇ Discriminating in membership standards;
- ◇ Failing to preserve qualifications for tax exemption;
- ◇ Exceeding authority granted by charter or bylaws;
- ◇ Breaching Provisions of employee contract
- ◇ Failing to maintain adequate financial records;
- ◇ Failing to act upon an apparent conflict of interest situation involving a board member;
- ◇ Failing to properly administer employee benefits;
- ◇ Failing to pursue an insurance claim;
- ◇ Failing to take effective steps to remove unsatisfactory personnel;
- ◇ Experiencing general conflict of interest;
- ◇ Displaying lack of good judgment, diligence or good faith; and
- ◇ Making unauthorized or imprudent loans or investments.

*\*These examples are not a complete list of liability situations*

# Program Highlight Sheet

## Program Details

The Three Village Bennett Agency founded in 1947 has offered a comprehensive program for Religious organizations for over 35 years. Our program has been designed to provide quality service and insurance expertise for Religious organizations whose functions are of Houses of Worship, Private schools, Day camps, Day care facilities, special events and other affiliated exposures. We offer Group affiliated programs customized to the Religious organizations special needs including premium discounts and credits.

## Service

Clients are serviced directly by one of the licensed accredited Church Specialist employed by the Three Village Bennett Agency. Three Village Bennett Agency offers a variety of Risk Management and valued-added services on safety & security for houses of worship. Our agency has dedicated a special department designed to understand and secure insurance especially needed for Religious Organizations. Our professionals will also provide the expertise needed in your time of need when facing a claim.

## Carrier

The coverages highlighted are only underwritten by companies rated A+ (Superior) by A.M. Best specializing in Religious Organization Insurance Packages.



Three Village Bennett Agency  
INSURANCE AND FINANCIAL SERVICES

*\* Premium Discounts & Credits available for Group Affiliated Programs*

# Product Highlight Sheet

---

## Special Coverage Endorsement

---

- ◇ \$25,000 Identity Theft Exposure – Coverage which reimburses the expenses of any director or officer who becomes a victim of an incident of Identity theft
- ◇ \$25,000 Terrorism Travel Reimbursement – Which covers any director or officer for emergency travel expenses that he or she incurs in the event of a “certified act of terrorism”
- ◇ \$25,000 Emergency Real Estate Consulting Fee – coverage for realtors’ fee or real estate consulting fee necessitated by the Insured’s need to relocate due to the “unforeseeable destruction” of the Insured’s principal location.
- ◇ \$25,000 Temporary Meeting Space Reimbursement – coverage for rental of meeting space which is necessitated by the temporary unavailability of the Insured’s primary office space due to the failure of a climate control system, or leakage of a hot water heater.
- ◇ \$25,000 Workplace Violence Counseling – in the event that a violent incident occurs at any of the Insured’s premises.
- ◇ \$50,000 Kidnap Expense – Coverage for reasonable fees incurred as a result of the kidnapping of a Director or Officer or their spouse, “domestic partner”, parent or child.
- ◇ \$50,000 Key Individual Replacement Expenses – coverage for the “Chief Executive Officer or Executive Director who suffers an “injury” which results in the loss of life. No deductible applies to this coverage.
- ◇ \$25,000 Image Restoration and Counseling – coverage for image restoration and counseling arising out of “Improper Acts.”
- ◇ \$25,000 Donation Assurance – coverage for “Failed Donation Claim(s).”
- ◇ Business Travel – coverage for Business Travel Accidental Death Benefit to the Named Insured if a Director or Officer suffers an “injury” while traveling on a common carrier for business.

## Crisis Management

- ◇ \$25,000 Crisis Management – coverage for “crisis management emergency response expenses” incurred because of an “incident” giving rise to a “crisis.”

*This Summary is provided for the convenience of our customers and is not intended to supersede or amend any of the terms, conditions, or provisions contained in the actual insurance policies.*

---

### Mission Guard Coverage

---

If your church sponsors mission trips abroad, it is important to recognize two important facts. First, international missions expose your church and travelers to a number of serious potential risks. Second, your Church's domestic insurance policy is not designed to provide complete coverage for the unique types of claims that arise outside of the country.

Protecting travelers while they are on mission trips is as simple as adding MissionGuard to your current insurance plan. MissionGuard not only provides the most comprehensive insurance coverage available, it also includes a broad array of travel assistance services to help your travelers handle problems that may arise.

#### Special Features

- ◇ Foreign Travel Liability coverage – 1 Million comprehensive liability coverage protects the financial well-being of your church travelers against lawsuits from foreign claims arising outside the United States
- ◇ Accident Sickness Medical Coverage. For accidents and illness that require medical treatment both your employees and volunteers are protected with up to \$100,000 in coverage.
- ◇ Foreign Auto Liability coverage. \$1 million of auto liability is provided for rented, hired, or borrowed vehicles outside the United States where domestic coverages do not apply.
- ◇ Kidnap, Ransom and Extortion coverage. – Kidnappings have an increasing concern for Americans traveling abroad.

As a standard part of the MissionGuard policy, this \$50,000 coverage helps protect your travelers in the event of kidnapping.

**Accidental Death & Dismemberment** – No matter the age of the traveler, MissionGuard provides your employees and volunteers with \$100,000 of accidental death & dismemberment coverage.

**Foreign Travel Property coverage** - Protects your church's personal property

**Executive Assistance Service** – Provides personal assistance services 24 hour-a-day, seven days-a-week, to help travelers with medical, legal and personal emergencies.

**Emergency Political Evacuation** - Your church travelers have 24 hours-a-day, seven days-a-week access to emergency political evacuation services through a leading provider of global risk management services. Reimbursement up to \$1000 per covered person, per event for an "Insured loss" for covered "Emergency Political Repatriation" and "Emergency Relocation" (as defined by the coverage form). Subject to a \$2000 policy limit.