

# CORNERSTONE PLUS

COMPREHENSIVE CHURCH PROTECTION



AS ONE OF AMERICA'S LEADING CHURCH INSURERS, GUIDEONE INSURANCE OFFERS COMPREHENSIVE COVERAGES AND SUPERIOR CHURCH EXPERTISE TO HELP YOU SAFEGUARD YOUR MINISTRY.

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## PROPERTY COVERAGE

There are three protection options to protect your buildings and personal property from damage.

### Basic Form

#### Includes:

- Fire
- Lightning
- Explosion
- Vandalism
- Smoke
- Volcanic action
- Equipment breakdown
- Riot and civil commotion
- Windstorm and hail
- Sprinkler leakage
- Sinkhole collapse
- Aircraft and vehicles

### Broad Form

Includes all causes of loss in the Basic Form, plus;

- Damage by falling objects;

- Weight of snow, ice or sleet;
- Accidental water damage due to leakage or discharge, including overflow of baptistry;
- Collapse of building due to certain specified causes; and
- Unlimited breakage of glass.

### Special Form

Includes all causes of loss in both Basic Form and Broad Form, plus any other causes of loss that are not specifically excluded.

#### Examples:

- Theft or attempted theft of part of the building (e.g. permanently installed fixtures, such as pews, or installed electronic equipment); and
- Theft of contents from church premises.

### Extra Coverages Included in the Basic, Broad and Special Cornerstone Policies:

Coverage	Limit
Newly acquired buildings, new additions and new construction	\$2 million for newly acquired or constructed buildings and contents for 180 days
Personal property of ministers and others in your church	\$25,000
Valuable papers and records	\$50,000
Ordinance or law	\$750,000 blanket for any combination of the following due to the enforcement of building ordinances (subject to individual limits): <ul style="list-style-type: none"> <li>• \$350,000 for loss of value of undamaged portion of a building which must be demolished;</li> <li>• \$350,000 demolition costs and debris removal; and</li> <li>• \$250,000 for increased cost of construction</li> </ul>
Appurtenant buildings and property in the open	\$25,000
Property off-premises, including property in transit	\$50,000
Trees, shrubs, plants and lawns	\$20,000 total, up to \$1,000 per tree, plant or shrub
Indirect loss-blanket insurance (business income and extra expense)	\$50,000 for any one and \$100,000 for any combination of the following: Business Income including Rental Value, Extra Expense, Tuition Fees, Emergency Evacuation Including Civil Authority, Alterations and New Buildings
Outdoor signs	\$15,000
Lock replacement	\$10,000
Anti-arson reward	\$15,000
Sewer, drain or sump backup	Covered up to the policy limits when opening is located in the insured's building
Fire department service charge	Pays the actual cost of service
Pollutant cleanup	\$10,000
Radio, television antennas and satellite dishes	\$15,000
Anti-theft/vandalism reward	5% of the loss, up to \$5,000
Fire extinguisher recharge, refrigerated products loss and automatic fire suppression recharge-blanket insurance	\$10,000
Theft of money and securities (special form only)	\$1,000 (higher limits available)
Debris removal	25% of the loss (subject to policy limits), plus \$10,000 if the Limit of Insurance is exceeded
Equipment breakdown — coverage for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion or other loss or damage to steam and water heating equipment.	\$50,000 — Expediting Expenses; \$50,000 — Hazardous Substances; \$100,000 — Spoilage; \$50,000 — Data Restoration; \$50,000 — Animals

Due to applicable state laws, certain coverages may not be available in your state. Please see policy for details on coverages. See your local GuideOne agent for coverage availability.

