

FAITH GUARD CHURCH

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.

PROPERTY COVERAGE

THERE ARE THREE OPTIONS TO PROTECT YOUR BUILDINGS, PERSONAL PROPERTY AND MORE FROM DAMAGE — OUR BASIC FORM, BROAD FORM AND SPECIAL FORM.

The Special Form offers the most complete coverage.

This comprehensive insurance policy is our most popular package and it includes coverage for all causes of loss that are not specifically excluded.

OTHER COVERAGES AVAILABLE

Crime — Provides protection for loss resulting from theft, employee dishonesty, forgery and alteration.

Inland Marine — Protects against loss of items such as fine arts, data processing equipment, musical instruments, cameras, maintenance equipment, signs, ministers' business property and other scheduled property.

NEW

Green Upgrade Coverage — Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.

Key Person Replacement Coverage — Provides for the reimbursement of recruitment expenses to replace a senior or executive pastor who dies in a work-related accident.

Limited Flood Coverage — Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.

GENERAL LIABILITY COVERAGE

Coverage includes congregation members, employees (including ministers), officials and volunteers acting on behalf of the church. This coverage protects the church's legal liability (subject to occurrence and aggregate limits):

- On all premises owned;
- For activities conducted;
- For your products, including food consumption at church activities;
- For physical injury to another person; and

- For personal and advertising injury (libel, slander and false arrest).

Medical Expenses — Pays all reasonable medical expenses regardless of liability (subject to occurrence and aggregate limits) for members, guests, volunteer workers and campers:

- First aid at time of accident;
- Necessary medical, surgical, X-ray and dental services;
- Ambulance service as needed;
- Emergency hospital treatment; and
- \$10,000 for loss of life due to covered injury.

Primary Coverage applies to:

- Incidents occurring on or off premises; and
- The care of children while parents are attending church activities, including parent day out programs.

Excess Coverage applies to:

- Church athletic activities and sports contests.

Extra Coverages Included:

- Legal liability due to volunteer workers, members, spiritual counseling and damage to property of others;
- Worldwide coverage, if suit is brought in the U.S., Canada or Puerto Rico;
- Defense costs provided in addition to the limits of liability — including court costs and attorney fees; and
- Newly acquired organizations.

NEW

- Violent incident;
- Product recall; and
- Legal expense reimbursement for suits not otherwise covered.

LIABILITY OPTIONS AVAILABLE

Non-Owned and Hired Auto Liability —

Provides excess liability and medical coverage to your organization for legal liabilities arising out of the use of a non-owned or hired auto.



(continued)

Directors and Officers Liability — Provides coverage for wrongful acts of church directors, officers, trustees and other leaders charged with managing your organization.

Directors and Officers and Educators Legal Liability — Directors and Officers and Educators Legal Liability (D&O/ELL) coverage protects your teachers, administrators, volunteers, board members and other staff from liability claims that can arise during the education process.

Employment Practices Liability — For organizations selecting Directors and Officers Liability coverage, we also offer Employment Practices Liability (EPL). EPL insurance covers a religious institution in areas relating to employment including discrimination, wrongful termination and sexual harassment.

NEW

Counselors Liability — Provides coverage for any actual or alleged negligent act, error or omission, resulting in an injury that arises out of counseling services conducted by a licensed or fee-based counselor within the scope of their duties for your religious organization.

Sexual Misconduct Liability — GuideOne's Sexual Misconduct coverage protects a church from legal liability arising from acts of sexual misconduct by a staff member or volunteer. Limits based on qualifications.

Employee Benefits Liability — Provides coverage for your legal liability for injury to the rights and interest of employees or their beneficiaries arising out of improper advice, error or omission in the administration of employee benefits programs.

Corporal Punishment — Provides coverage for legal liability arising out of the administration of corporal punishment. Coverage subject to qualifications.

Medical Options, Day Nursery and Schools — The following optional medical coverages are enhancements to the medical coverage provided under general liability:

Day Nursery Medical — Provides excess payments of medical expenses for accidental injury to any person being cared for at any Day Nursery owned or operated by you or on your behalf.

Student Medical — Provides excess payments of medical expenses for your students, including accidents that result from practicing, instructing and participating in athletic events.

EXTRA PROPERTY COVERAGES INCLUDED IN THE BASIC, BROAD AND SPECIAL FAITHGUARD CHURCH 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	\$350,000 for loss of value of undamaged portion of a building which must be demolished; \$350,000 demolition costs and debris removal; and \$250,000 for increased cost of construction
Appurtenant buildings and property in the open	\$50,000
Property off-premises, including property in transit	\$50,000
Trees, shrubs, plants and lawns	\$25,000 total, up to \$2,500 per tree, plant or shrub
Indirect loss-blanket insurance (business income and extra expense)	\$100,000 for any combination of the following: Business Income including Rental Value, Extra Expense, Tuition Fees, Emergency Evacuation, Civil Authority, Alterations, New Buildings and Violent Incident
Outdoor signs	\$15,000
Lock replacement	\$10,000
Arson, theft or vandalism reward	\$15,000
Sewer, drain or sump backup or overflow	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 and removal	\$25,000
Radio, television antennas and satellite dishes	\$15,000
Fire extinguisher recharge 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 \$25,000 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
Refrigerated products loss	\$25,000
Earthquake sprinkler leakage	\$10,000
Utility services — direct damage	\$10,000
Utility services — time element	\$10,000
Maintenance equipment	\$10,000
Automated External Defibrillator (AED)	\$5,000
Installation property	\$5,000
Loss data preparation expenses	\$5,000
Leasehold interest and cancelled lease moving expenses	\$10,000
Fine arts	\$25,000

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.

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This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy coverage affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.

