**INSURANCE COVERAGE CHECKLIST**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **Currently** | | **Recommend** | |  |
| **PROPERTY COVERAGES** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| ***Coverages*** |  |  |  |  |  |
| Building |  |  |  |  |  |
| Business Personal Property |  |  |  |  |  |
| Electronic Data Processing |  |  |  |  |  |
| Personal Property of Others |  |  |  |  |  |
| Improvements and Betterments |  |  |  |  |  |
| Leased Equipment |  |  |  |  |  |
| Valuable Papers |  |  |  |  |  |
| Outdoor Property |  |  |  |  | Playground Equipment; Fences |
| Property in Transit |  |  |  |  |  |
| Other Structures |  |  |  |  |  |
| Signs |  |  |  |  | Value of the signs/marquee in front of the church can be high. |
| Spoilage |  |  |  |  | Contents of freezers and coolers in churches. |
|  |  |  |  |  |  |
| **Deductibles** |  |  |  |  |  |
| All Other Perils |  |  |  |  |  |
| Named Windstorm |  |  |  |  |  |
| All Other Windstorm |  |  |  |  |  |
|  |  |  |  |  |  |
| ***Coinsurance*** |  |  |  |  |  |
| Building |  |  |  |  | No co-insurance endorsement is suggested. |
| Business Personal Property |  |  |  |  |  |
| Business Income & Extra Expense |  |  |  |  |  |
| Other |  |  |  |  |  |
|  |  |  |  |  |  |
| ***Valuation*** |  |  |  |  |  |
| Actual Cash Value |  |  |  |  |  |
| Replacement Cost |  |  |  |  |  |
| Agreed Value |  |  |  |  | Preferred but not readily available. |
| Functional Replacement Cost |  |  |  |  | May have to consider “Functional Replacement Cost” for older churches. Recommend a third party appraisal for valuation given the unique qualities of a church. |
| ***BI & EE*** |  |  |  |  |  | |
| Business Income Coverage |  |  |  |  | This required a conversation with the decision makers at the church. Often times pledges and gifting increases in the wake of a serious loss. The revenue stream needs to be considered. Does the church have any income generating activities such as a school or rental to outside parties...? | |
| Extra Expense Coverage |  |  |  |  | This may be the more important component to the BI/EE line of coverage. | |
| Coinsurance |  |  |  |  | I prefer the old fashioned way of determining the coverage limit and likely “period of restoration. Monthly limitation gives me pause because the first few months post-loss are the most expensive and the monthly limit is often insufficient. | |
| Monthly Limit |  |  |  |  |
| Contingent BI & EE |  |  |  |  |  | |
| Off Premises Utility Interruption |  |  |  |  | Hard to find but look for a sub-limit of $25,000 or $50,000 if available, without limitation for overhead transmission lines. | |
| Increased Period of Restoration |  |  |  |  |  | |
| Civil Authority |  |  |  |  | Ask for 60 days and feel fortunate to get 30. 2 weeks has become more frequent. | |
|  |  |  |  |  |  | |
| ***Additional Coverage Features*** |  |  |  |  |  | |
| Special Form |  |  |  |  |  | |
| Ordinance or Law A (Undamaged Building) |  |  |  |  | A definite because of the age of most churches. At the very least you Coverage A to be included in the liability. Sub limits for coverage B and C vary widely from company to company. | |
| Ordinance or Law B (Demolition) |  |  |  |  |
| Ordinance or Law C (Increased Cost of Construction) |  |  |  |  |
| Off Premises Power Failure |  |  |  |  |  | |
| Blanket Coverage |  |  |  |  |  | |
| Peak Season |  |  |  |  |  | |
| Earthquake Coverage |  |  |  |  |  | |
| Flood Coverage |  |  |  |  |  | |
|  |  |  |  |  |  | |
| **Inland Marine** |  |  |  |  | A few specialty coverage to consider here. | |
| Scheduled Items |  |  |  |  |  | |
| Accounts Receivables |  |  |  |  |  | |
| Valuable Papers |  |  |  |  |  | |
| Electronic Data Processing |  |  |  |  | Add computer coverages. | |
| Property of Others (Bailees) |  |  |  |  |  | |
| Equipment |  |  |  |  |  | |
| Stained Glass Coverage |  |  |  |  | A big need depending on the church. | |
| Musical Instruments |  |  |  |  | The bid ticket items here are the organ (which can be well over $100,000) and the piano, with consideration for hand bells and other misc items. | |
|  |  |  |  |  |  | |
| ***Equipment Breakdown*** |  |  |  |  |  | |
| Property Damage |  |  |  |  | Definitely and, if possible, write the organ onto this coverage. | |
| Business Income & Extra Expense |  |  |  |  |  | |
| Off Premises Utility Failure |  |  |  |  |  | |

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| **CRIME COVERAGES** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Money, Securities and Other Property |  |  |  |  | To the limit of cash and cash equivalents on hand at highest value during the year. Keep in mind fund raisers, fairs, etc. |
| Employee Dishonesty |  |  |  |  |  |
| Employee Dishonesty (3rd Party) |  |  |  |  |  |
| Computer Fraud Coverage |  |  |  |  | Often overlooked. |
| Extortion Coverage |  |  |  |  |  |
| Forgery or Alterations Coverage |  |  |  |  |  |
| Theft, Disappearance and Destruction |  |  |  |  |  |
| Robbery and Safe Burglary |  |  |  |  |  |
| Funds Transfer |  |  |  |  | Often overlooked. |
| Identity Theft |  |  |  |  |  |
| ERISA |  |  |  |  |  |
|  |  |  |  |  |  |
| **GENERAL LIABILITY and**  **PROFESSIONAL LIABILITY** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| **Limits** |  |  |  |  |  |
| Occurrence Basis |  |  |  |  |  |
| Claims Made Basis |  |  |  |  |  |
| Products Completed Operations |  |  |  |  |  |
| Personal & Advertising Injury |  |  |  |  |  |
| Employee Benefits Liability |  |  |  |  |  |
| Product Recall Coverage |  |  |  |  |  |
| Liquor Liability |  |  |  |  |  |
| Special Events |  |  |  |  | May need to add if the primary GL policy includes limitations. |
| Abuse and Molestation |  |  |  |  | A must. May be found in the Prof. Liab policy |
| Assault and Battery. |  |  |  |  |  |
| Additional Insured "as per written contract" |  |  |  |  |  |
| Additional Insured - Completed Operations |  |  |  |  |  |
| Additional Insured - Other |  |  |  |  |  |
| Waivers of subrogation |  |  |  |  |  |
| Sole Negligence |  |  |  |  |  |
| Primary & Non-Contributory |  |  |  |  |  |
| Aggregate Per Locations |  |  |  |  |  |
| Designate Premises Limitation |  |  |  |  | Avoid this. |
| Designated Classification Limit |  |  |  |  | Avoid this. |
|  |  |  |  |  |  |
| **Professional Liability** |  |  |  |  | This would be a Pastoral Professional Liability coverage form and may be an addendum to the GL cover. |
| **Limits** |  |  |  |  |  |
| Claims Made |  |  |  |  | Claim made is OK but insured needs to understand it. |
| Occurrence |  |  |  |  |  |
| Retroactive Date |  |  |  |  |  |
| Definition of Claim |  |  |  |  |  |
| Abuse and Molestation Claims |  |  |  |  | May live here instead of GL. |
| Elopement/Wandering |  |  |  |  |  |
| Definition of Professional Services |  |  |  |  | Should be reviewed by the client and agreed to. |
| Media Expense |  |  |  |  |  |
| Disciplinary Proceeding Coverage |  |  |  |  |  |
| HIPPA Proceedings |  |  |  |  |  |
| Extended Reporting Period |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| **COMMERCIAL AUTO** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Liability |  |  |  |  |  |
| Physical Damage |  |  |  |  |  |
| Uninsured Motorists |  |  |  |  | Depends on client’s feeling on this coverage. |
| Hired & Non-Owned Auto Liability |  |  |  |  | A must. |
| Driver Other Car Coverage |  |  |  |  | For example, is pastor provided a vehicle and, if so, is there another private passenger auto in the household? |
| Rental Reimbursement |  |  |  |  |  |
| Specified Operator |  |  |  |  |  |
| Employees as Insured |  |  |  |  | Should be added. |
|  |  |  |  |  |  |
| **WORKERS’ COMPENSATION** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Workers Compensation |  |  |  |  |  |
| Employers Liability |  |  |  |  |  |
| Leased Employees |  |  |  |  |  |
| USL&H |  |  |  |  |  |
| Jones Act / Maritime |  |  |  |  |  |
| Outer Continental Shell |  |  |  |  |  |
| Volunteers |  |  |  |  |  |
| Federal Employee Liability Act |  |  |  |  |  |
| Other States Coverage |  |  |  |  |  |
| Waivers of Subrogation |  |  |  |  |  |
| Officers Excluded |  |  |  |  |  |
|  |  |  |  |  |  |
| **EXCESS LIABILITY** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Umbrella Policy |  |  |  |  | Should be guided by agent here. |
| Excess Liability Policy |  |  |  |  |  |
| Retroactive Date |  |  |  |  |  |
| PCF Contingent Coverage |  |  |  |  |  |
| Extended Reporting Period |  |  |  |  |  |
|  |  |  |  |  |  |
| **MANAGEMENT LIABILITY** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Employment Practices Liability | X |  |  |  | Yes. Including third party EPL. |
| Directors & Officers Liability |  |  |  |  | Yes. Limits?? Also check definition of insured to make sure it extends to standing committees, etc. |
| Professional Liability (E&O) |  |  |  |  | See above. |
| Fiduciary Liability |  |  |  |  | Yes, if a 401K plan is in place, etc. |

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| **INTERNET / CYBER LIABILITY** |  |  |  |  |  |
| Third Party Liability Claims |  |  |  |  |  |
| First Party Claims |  |  |  |  | Notification of Affected Parties  Credit monitoring  Forensic Response  Claims Expenses  Rectification Cost |
| Software Damage and Repair |  |  |  |  |  |
| Hardware Damage |  |  |  |  |  |
| Regulatory Claims |  |  |  |  |  |
| Media Liability |  |  |  |  | For publication and streaming exposures |
| Extortion Claims |  |  |  |  | Vital |
| Social Engineering |  |  |  |  |  |
| Reverse Social Engineering |  |  |  |  |  |
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| **RISK MANAGEMENT SERVICES** | **Yes** | **No** | **Advise** | **Accept** | **Notes** |
| Replacement Cost Valuation |  |  |  |  |  |
| Business Income & Extra Expense Worksheet |  |  |  |  |  |
| Employee Safety Training |  |  |  |  |  |
| Defensive Driver Training |  |  |  |  |  |
| Contract Review |  |  |  |  |  |