

Diocese of Arkansas
Minimums for Adequate Insurance Coverage in Local Congregations

Canon 7:Sec. 1(g) of The Episcopal Church states: “All buildings, contents and liability risk shall be kept adequately insured.”

As all property is held in trust for the Diocese, and using the Church Insurance coverage limits as a model, the minimum insurance requirements adopted by the Executive Council of the Diocese of Arkansas are as follows:

COMMERCIAL PACKAGE POLICY to include the following minimum limits:

- Buildings & Contents Insured to Replacement Value, “All Risk” Coverage
- Commercial Crime (Bond) Minimum \$25,000
Higher commercial crime limits are strongly encouraged
- Comprehensive General Liability Occurrence \$1,000,000
Aggregate \$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000
- Medical Payments Each person \$15,000
Occurrence \$60,000
- Sexual Misconduct Liability Occurrence \$1,000,000
Aggregate \$2,000,000

DIRECTORS & OFFICERS (D&O) POLICY to include the following liability limits:

- General Liability \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000

WORKERS’ COMPENSATION POLICY

- Bodily Injury by Accident Each accident \$500,000
- Bodily Injury by Disease Policy limit \$500,000
Each person \$500,000

UMBRELLA POLICY

As excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors & Officers, Owned and Non-Owned Auto:

- Occurrence \$1,000,000
- Aggregate \$1,000,000

Higher umbrella limits of \$4MM, \$10MM, and \$20MM available. Underlying liability in base policy must be at least \$1,000,000, including stand-alone policies for owned autos.

In locations where a school, pre-school, after school care, or day care center is operated by the church, minimum umbrella limits will be \$4,000,000, including at least \$1,000,000 for Sexual Misconduct.

DIOCESE AS ADDITIONAL INSURED

Mission congregations will list the Episcopal Diocese of Arkansas as an additional insured on all property and liability insurance policies.

Coverage under all of the above policies with limits as set forth is deemed minimum insurance.