

## Church Insurance Agency Umbrella Program



### Coverage Definition

Offers protection beyond your basic limits for sums you are legally obligated to pay in the event you are sued for an insured loss. Also acts as a safety net to cover some activities beyond the scope of your general liability coverage. Insureds include your directors, officers, trustees, employees and volunteers.

### Limits available

**\$1,000,000, \$4,000,000, \$10,000,000, \$20,000,000**

**Retention (Deductible) – \$10,000**

### Underlying Coverage - Policy applies excess of

- **General Liability** providing protection for personal and bodily injury claims
- **Employee Benefits** providing excess limits in case of a catastrophic mistake regarding a benefits package
- Clergy spiritual **counseling**
- **Auto** Liability for vehicles you own , hire or borrow\*
- **Employers Liability** for statutory coverage for employers and their employees
- **Directors' & Officers** protect you against civil liability for acts, errors or omissions by your directors, officers or trustees

Provides \$1,000,000 excess coverage for **sexual misconduct**

\* Some churches place their auto coverage with other agencies for premium savings. It is important that they carry \$1,000,000 in primary coverage to avoid gaps in protection.