

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.