

Church: _____

Site #: _____

(Your 6 Digit CHURCH Number)

North Texas Conference of The United Methodist Church Participating Member Program



January 1, 2007 – January 1, 2008

**Property - Crime – Liability
Boiler & Machinery/ Equipment Breakdown
Automobile – Workers' Compensation
Umbrella Excess Liability
Directors & Officers Liability
and
Employment Practices Liability
Insurance & Risk Management Plan**

State Administrator

North Texas Conference Office of the United Methodist Church
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Program Administrator

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Program Sponsor

General Council on Finance
& Administration
1000 17th Ave. South
Nashville, TN 37212

Program Insurers

Zurich American Insurance Company
1400 American Lane
Schaumburg, IL 60196

One Liberty Plaza - 30th Floor
New York, NY 10006

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Introduction

The purpose of this booklet is to provide information about the insurance coverage for the Churches / Church Entities of the North Texas Conference of The United Methodist Church Insurance and Risk Management Plan. Specifically:

- Property and Crime
- Boiler & Machinery/Equipment Breakdown
- General Liability
- Commercial Auto
- Workers Compensation/ Employers Liability
- Umbrella Excess Liability
- Directors & Officers Liability (D&O) / Employment Practices Liability (E.P.L.I.)

This program is intended to cover all properties owned by the North Texas Conference and its Affiliated Churches, Districts, Agencies, Wesley Foundations and Camps that are used for Church related operations. It is not intended to cover non-church related commercial properties.

Coverage Not Included in the Conference Insurance Plan

The following insurance coverage is not included in this program:

- Pastors' Personal Insurance, e.g. Renters Insurance (Personal Possessions and Personal Liability). Pastors should obtain their own personal renters insurance.
- Personal Automobile Insurance for non-church owned vehicles.
- Properties used for non-church purposes.
- Property or church events not under the direct sponsorship, control or supervision of the Church or Church Entity.
- Coverage for outside groups using your facilities. They must purchase their own insurance. The church property is covered by the policy; however, the outside group is not covered in the event of an injury or accident.

Important Disclosures

The booklet is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Proposed Carrier Ratings and Admitted Status

Proposed Carriers	A. M. Best's Rating 12/6/2006	Admitted / Non-Admitted
Zurich American Insurance	AXV	Admitted
Hartford Steam Boiler & Inspection Insurance Company	A++X	Admitted
Munich Reinsurance Company Inc	AXV	Non-Admitted
RSUI Indemnity Company	AXI	Admitted

If the above indicates coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations, which apply to an admitted carrier, nor do they participate in any insurance guarantee fund applicable in that state

Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

United Methodist Property and Casualty Trust; Arthur J. Gallagher & Co.; and Cole, Paine & Carlin Insurance Agency, Inc. uses A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. The rating of the carrier and the year of publication of that rating are indicated. United Methodist Property and Casualty Trust; Arthur J. Gallagher & Co.; and Cole, Paine & Carlin Insurance Agency, Inc. make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier, which may change.

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Confidentiality Statement

We consider as confidential any information presented by United Methodist Property and Casualty Trust and Arthur J. Gallagher & Co.; in our written response to your request for proposal, as well as subsequent verbal and written communications between our organizations.

We ask that other brokers not have access to our material and that information presented in this booklet be shared only with those who have a need to know within your company.

We make our commitment to you that information already received from you, and additional to follow, will be treated with the same high level of respect and confidentiality.

ATTENTION

This booklet of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.

Changes and Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to another state, new products.
2. Mergers and/or acquisition of new churches or organizations.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances, which may require an increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to it.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property, of yours that is in transit, unless we have previously arranged for the insurance.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.

Coverage Considerations

- **Overview**
- **All Coverage's**
 - Review the named insureds, additional insureds, mortgagee, loss payees, and locations.
 - Premium basis for each coverage should be checked. These include, but are not limited to: property values, number of parishioners, number of students and vehicle schedules as on file with the PACT Service Center and Zurich American Insurance Company.
- **Property**
 - Building and contents values should be reviewed to make sure the limits are adequate, and the coinsurance requirement is satisfied. An example of coinsurance is included in the definitions.
 - An appraisal is recommended for your building and contents. Zurich can provide this for a fee.
 - Mobile equipment may not be included or coverage limited under your contents coverage. Examples are tools, cameras, fine arts, musical equipment, and other mobile property. These should be reviewed.
 - Plate glass coverage, which would replace glass on a separate schedule including lettering, frames, and bars, with a minimal deductible.
 - Property of others or employees' personal property in your possession must be scheduled.
 - Debris removal limit may be increased at the direction of the Conference.
- **Crime**
 - Employee dishonesty limit may be increased at the direction of the Conference.
 - Fiduciary liability . coverage for profit sharing/pension program.
- **General Liability**
 - A formalized program to review certificates should be established. Your company should require, from any subcontractor doing work on your behalf, certificates of insurance requiring that the subcontractors have limits of liability for General Liability, Automobile, and Workers' Compensation at least as high as the limits you have. If you fail to do this, payments you make can be charged against your Workers' Compensation insurance program. This could result in substantial additional premium charges.
 - Its subcontractors should name your church as an Additional Insured, and this should be noted on the certificate of insurance.
 - Hold Harmless Agreements should be included in any contracts. Your attorney should review these.
 - Fire Legal Liability limit should be reviewed. The building lease may include contractual transfer of loss.
 - Employee Benefits Liability . this protects against suits alleging damage because of handling of employee benefits. As an example, this coverage would protect the insured if an employee, by error, were not added to the group health plan.
- **Umbrella**
 - Higher limits may be available at the direction of the Conference.
- **Boiler & Machinery**
 - This coverage provides protection for the repair or replacement of equipment, pipes, vessels, air conditioning, and refrigerated equipment, electrical panels, etc. that would be damaged or destroyed from a sudden and accidental breakdown.

**North Texas Conference
of
The United Methodist Church
Conference-Wide Program**

Insurance Plan

**Property - Crime – Liability
Boiler & Machinery/ Equipment Breakdown
Automobile – Workers’ Compensation
Umbrella Excess Liability
Directors & Officers Liability
and
Employment Practices Liability**

SUMMARY OF INSURANCE COVERAGE

with

**United Methodist Property and Casualty Trust
and
Zurich American Insurance Company**

The following is applicable to the Insurance Plan:

Named Insured: North Texas Conference of The United Methodist Church and its Affiliated Churches, Districts, Agencies, Wesley Foundations, Camps and their related and/or controlled properties.

Mailing Address: P.O. Box 866128
Plano, TX 75086

Policy Term: 12:01 a.m. January 1, 2007 to
12:01 a.m. January 1, 2008

DISCLAIMER

(Applies to each respective “Summary of Insurance”)

This booklet provides a brief summary of the North Texas Conference Insurance Plan coverage features. It does not waive or alter any of the policy terms and conditions. If questions arise, reference should be made to the respective policy form for the complete terms, conditions, and exclusions. The original policies are available at the Conference Office.

The North Texas Conference of The United Methodist Church does not act as an insurance carrier, a broker, or as a representative of the Zurich American Insurance Company or Arthur J. Gallagher & Co. The Conference assumes no responsibility whatsoever for any insurance coverage under the program.

It is subject to individual state laws and to the actual policy terms and conditions. Void where prohibited by law.

Package Insurance

Company: Zurich American Insurance Company Policy# CPP3764222

Property Insurance

A. Property Covered

- **%Real Property+means:**
 - Buildings - as scheduled;
 - Permanent structures (including permanently installed furniture, pipe organs, fixtures, glass, stained glass windows, signs, fences, machinery, equipment, outdoor fixtures);
 - Note:
 - Stained glass is best covered on an Agreed Value basis placed upon the Fine Arts Floater; Pipe organs are best scheduled on an Agreed Value basis.
 - Personal property owned by you that is used to maintain the buildings or structures on their premises including fire extinguishing equipment, outdoor furniture, floor coverings, lawn maintenance or snow removal equipment, and appliances.
 - If not covered by other insurance, materials, equipment, supplies, and temporary structures within 1,000 feet of described premises used to maintain or service the buildings or structures
- **%Personal Property+means:**
 - Church owned personal property as scheduled;
 - Personal Property of others in your care, custody or control up to \$10,000 on or within 1,000 feet of your premises.
 - Your interest in %improvements and betterments+fixtures, alterations, installations, or additions you acquired or made at your expense but can't legally remove to buildings or structures you occupy but do not own.
 - Leased personal property for which you have a contractual responsibility to insure.
- **%Boiler and Machinery+means:**
 - %Object+ means any boiler, fired or unfired pressure vessel, refrigerating or air-conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission or utilization of mechanical or electrical power.
- **%Premises+means:**
 - The location(s) as described in the schedule on file with the Zurich American Insurance Company
 - Vacancy restriction applies, but may be removed for specified locations subject to underwriting review.
- **%Margin Clause+means:**
 - In the event of loss or damage covered by this coverage form, we will not pay more than the least of the following .
 - The amount that we would pay in the absence of the endorsement
 - Covered property consisting of building or business personal property, 125% of the value of the property that has sustained loss or damage, **subject to an annual aggregate limit of \$5,000,000.**
 - Any other limit of insurance or sub-limit of insurance or amount of insurance specifically used in this policy that applies to an applicable insured loss or coverage or location.

B. Covered Cause of Loss

- Means RISK OF DIRECT PHYSICAL LOSS not otherwise excluded, which occurs during the policy period.
- Typical exclusions include, but are not limited to;
 - 1) nuclear hazard;
 - 2) war and military action;

- 3) expected, preventable, or accumulated losses such as:
 - wear and tear
 - smoke, vapor, or gas from agricultural smudging or industrial operations
 - smog
 - rust, corrosion, fungus, decay, deterioration, hidden or latent defect
 - nesting or infestation by insects, birds, rodents, or other animals.
 - Settling, cracking, shrinking or expanding
- 4) Governmental Action . seizure or destruction of property
- 5) Year 2000 and other date related problems or software related loss

■ Reference should be made to the policy form for a complete list of exclusions and conditions.

C. Replacement Cost Coverage

- Replacement Cost without deduction for depreciation is provided for Buildings and Personal Property of the Insured.
- If the church elects to not repair, rebuild, or replace, the claim will be settled at the Actual Cash Value. Rebuild at another site is included.
- Ordinance or Law Compliance – The cost to demolish undamaged property and increased cost of construction required by applicable zoning, land use, building or construction codes or laws at the time of loss. Sub limit of 25% of building limit per premises.

D. Coverage Limits

- Per occurrence, per location (except earthquake & flood)
Deductible . per occurrence Per Schedule
\$ 1,000

- Earthquake annual aggregate limit, at all locations combined \$ 1,000,000
Deductible . each loss 2% of loss
*Not to exceed \$100,000

- Flood Annual aggregate limit, at all locations combined \$ 1,000,000
Deductible ó each loss \$ 100,000*
*Note: Flood Coverage is afforded in excess of limits afforded (or would otherwise be provided) under the National Flood Insurance Program, whether or not this coverage is purchased by the insured. The FEMA coverage applies to all locations in Flood Zone A or Flood Zone X.

- Per Windstorm or Hail Occurrence \$ 1,000
Deductible each loss

- Business Income with Extra Expense \$ 50,000
Per Location / Per Occurrence
i.e. necessary expense, over and above normal expenses incurred to allow continuation of normal church operations following a covered loss.

- Coinsurance Requirement 90%

E. Additional Coverage – Limits are in addition to the Location Limit subject to policy form terms and conditions.

- Debris Removal (180 day reporting) . After a covered loss 25% of Loss
 - amount paid for direct physical loss to covered property.

- Outdoor walks, patios, trees, shrubs, plants including debris removal damaged by fire, lightning, explosion, riot or aircraft
 - per item \$ 500
 - per occurrence \$ 10,000

- Preservation of Property-If it is necessary to move Covered Property from described premises to preserve it from loss or damage by a

Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:

- While it is being moved or while temporarily stored at another location; and
- Only if the loss or damage occurs within 10 days after the Covered Property is first moved. (Need to schedule if longer than 10 days)

	Included
■ Pollution Clean Up and Removal (Land or Water) Must be reported within 180 days of loss	
▪ Annual aggregate limit per premises	\$ 10,000
■ Fire Department Service Charges	\$ 10,000
■ Fire Extinguisher Recharge	\$ 1,500
■ Newly Acquired or Constructed Property - 90 day coverage period per premise / building	\$ 1,000,000
■ Unreported Premises and/or Buildings - \$500,000 annual aggregate for all locations combined	\$ 250,000
■ Claim Expenses you pay to assist in investigation of a claim	\$ 10,000
■ Personal Property of Others in your Care, Custody and Control	\$ 10,000
■ Builders Risk	As Scheduled
■ Sewer Backup	\$1,000,000
■ Property in Transit Per Occurrence (Property must be in or on a motor vehicle you own, lease or operate)	\$ 10,000
■ Arson Reward	\$ 10,000
■ Outdoor Signs . Unattached	\$ 5,000
■ Lock Replacement (replaced within 72 hours)	\$ 10,000

II. Crime Insurance – Limits are “Per Occurrence”

A.	Blanket Employee Dishonesty-Including Volunteer Workers as Employees \$ 1,000 deductible	\$ 100,000
B.	Forgery or Alteration - \$1,000 deductible	\$ 50,000
C.	Theft Disappearance and Destruction - \$1,000 deductible <ul style="list-style-type: none"> ▪ Money and Securities - Inside the Premises ▪ Money and Securities - Outside the Premises 	<ul style="list-style-type: none"> \$ 25,000 (*) \$ 25,000 (*)
<p>(*) Limits for Money and Securities coverage will be increased 100% for the week-end collections of Palm Sunday, Easter Sunday, Mother's Day, the week-ends preceding and following Christmas Day, and specific week-end collections for Human Relations Day, One Great Hour of Sharing, Native American Ministries Sunday, Peace with Justice Sunday, World Communion Sunday, United Methodist Student Day, or an other special collection as designated by the United Methodist Church Annual Assembly.</p>		
D.	Computer Fraud - \$1,000 deductible	\$ 50,000

III. Inland Marine

■	Boiler Vessel Coverage (boiler vessel on premises)	Per Schedule
■	Mechanical & Equipment Breakdown (other than Boiler coverage)	Included
■	Expediting Expense (Boiler & Machinery) . The reasonable extra cost of temporary repair and/or expediting the repair of property insured	\$ 25,000
■	Accounts Receivable	\$ 50,000
■	Valuable Papers	\$ 50,000
■	Fine Arts	\$ 25,000
■	Commercial/Misc. Articles	\$ 25,000
■	Electronic Data Processing Equipment	\$ 50,000
■	Fairs or Exhibitions . Limit per exhibition <ul style="list-style-type: none"> ▪ Personal Property of the Insured ▪ Off Premises Not Owned by Insured 	<ul style="list-style-type: none"> \$ 25,000 \$ 10,000

Package Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada **NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.**

Commercial General Liability Insurance

Company: Zurich American Insurance Company Policy# GLO3764223

A. Limits of Coverage

■ Bodily Injury and Property Damage Liability - each occurrence	\$ 1,000,000
■ Pastoral Professional - each occurrence	\$ 1,000,000
■ Personal and Advertising Injury - each occurrence	\$ 1,000,000
■ Medical Payments . Each Person	\$ 10,000
■ Products/Completed Operations each occurrence	\$ 1,000,000
■ Aggregate	
▪ General - Limit Per Policy Year for Each Church/Church Entity	\$ 3,000,000
▪ Pastoral Professional - Limit Per Policy Year for Each Church/Church Entity	\$ 3,000,000
▪ Products / Completed Operations- Limit Per Policy Year Each Church/Entity	\$ 3,000,000

B. Extensions of Coverage

■ Sexual or Physical Abuse or Molestation per occurrence	\$ 1,000,000
▪ Aggregate Limit per church	\$ 2,000,000
■ Property Damage Legal Liability-any one fire or occurrence	\$ 1,000,000
Includes lightning, explosions, sprinkler leakage	
■ Non-owned Watercraft Liability	Boats under 50 Feet Included
■ Supplementary Payments: - Cost of bail bonds	\$250 Per Day
Loss of earnings	\$100 Per Day

C. Description of Coverage

- Additional Insureds . Officers, Directors, Trustees, Employees and Volunteers
- Premises and Operations
- Products and Completed Operations
- Personal Injury and Advertising Injury Liability
- Blanket Contractual Liability
- Church Owned or Sponsored Day Care
- Teachers Liability (Corporal Punishment)
- Extended Bodily Injury (Protection of Persons or Property)
- Broad Form Property Damage
- Limited Worldwide Protection (If suit is brought within the U.S.)
- Medical Payments (Incl: Volunteers, Athletic Activities, and Church Day Care Centers)
- Incidental Medical Malpractice
- Bodily Injury Includes Mental Anguish, Mental Injury, Shock, Fright or Death

Exclusions (not limited to)

- AIDS Hazard
- Fungus
- Lead
- Asbestos

EMPLOYEE BENEFIT LIABILITY INSURANCE

Claims Made Coverage

■ Occurrence Limit	\$ 1,000,000
■ Annual Aggregate Limit	\$ 3,000,000
■ Deductible Each Claim	\$ 1,000
■ Retroactive Date:	1/1/2004
■ Prior/Pending Matter Litigation Date:	1/1/2004

Coverage for injury caused by any negligent act, error, or omission of the Insured or of any other person for whose acts, errors, or omissions the Insured is legally liable, in the administration of the Insured's Employee Benefit Program+

General Liability Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada
NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.

Commercial Automobile Insurance

Company: Zurich American Insurance Company Policy# BAP3764224

■ Basic Auto Coverage:		
▪ Hired or Borrowed Auto Liability		\$ 1,000,000
Only those %autos+you lease, hire, rent, or borrow. This does not include any %auto+you lease, hire, rent, or borrow from any of your %employees+		
▪ Non-Owned Auto Liability		\$ 1,000,000
Only those %autos+you do not own, lease, hire, rent, or borrow that are used in conjunction with Church business. Coverage includes %autos+ owned by your %employees+, but only while used in conjunction with Church business.		
■ Owned Vehicles (Optional Vehicles must be reported for coverage to take effect) Auto Liability and Physical Damage Insurance for Vehicles Owned or leased by the Insured.		
■ Liability Limits (Any one occurrence or loss)		
▪ Bodily Injury and Property Damage Liability		\$ 1,000,000
▪ Medical Payments - Each Person		\$ 10,000
▪ Uninsured / Underinsured Motorists Liability		\$ 1,000,000
■ Physical Damage (Optional – Vehicles must be reported for coverage to take effect)		
▪ Comprehensive . A.C.V. . Deductible:		\$ 500*
▪ Collision . A.C.V. . Deductible:		\$ 500*
* Note: Deductible for Vehicles with 1997 & Prior Model Year		\$ 1,000
■ Hired Car Physical Damage (Excess Basis)		
○ Comprehensive . A.C.V. . Deductible:		\$ 50,000
○ Collision . A.C.V. . Deductible:		\$ 500

Automobile Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada **NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.**

Workers' Compensation & Employer's Liability Insurance

Company: Zurich American Insurance Company Policy#WC3764225

Limits of Liability

▪ Each Accident	\$ 1,000,000
▪ Disease . Each Employee	\$ 1,000,000
▪ Disease . Policy Limit	\$ 1,000,000

Initial premium is based on reported estimated annual payroll. This policy is subject to audit based on the actual reported payrolls for the effective policy period. Information developed by the audit will be used to determine the final premium.

Workers Compensation Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada **NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.**

Excess Liability Insurance

Company: Munich Reinsurance America, Inc. Policy # N2-A3-RL0000011
RSUI Indemnity Company Policy # NHA038163

Coverage : Umbrella Liability Over Other Liability Coverages

- **%Underlying Insurance+** means the insurance afforded by the policies listed in the Schedule of Underlying Insurance contained in the Declarations of the Plan policy.
- **Camp Limitation Endorsement .** Excludes Trampolines, Springboard or similar rebounding, Sun Lamps, Tanning Devices, Sun beds, Downhill Skiing
- **Limits of Insurance:**
 - General Aggregate \$30,000,000
 - Excess of Underlying Limits
 - General Liability \$ 1,000,000
 - Automobile Liability . CSL \$ 1,000,000
 - Employers Liability \$ 1,000,000
 - Directors & Officers \$ 1,000,000
 - Employment Practices \$ 1,000,000
 - Pastoral Professional \$ 1,000,000
 - Retained Limit \$ 1,000,000
 - Sublimits
 - Employers Liability \$ 5,000,000
 - Directors & Officers / Employment Practices Liability \$ 5,000,000
 - Pastoral Professional \$ 5,000,000
 - Sexual Abuse / Molestation Sub Limit \$ 1,000,000
 -

Exclusions (not limited to):

- Asbestos
- Athletic Participants
- Lead
- Communicable Disease
- Communicable Disease
- Pollution
- ERISA
- Fungus
- Care, Custody and Control
- Punitive Damages

Umbrella Excess Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada **NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.**

Claim Reporting Procedures

Zurich American Insurance Company

You report all losses or claims (except Boiler & Machinery, Umbrella, D&O/EPLI) immediately to the Zurich American Insurance Company direct by calling their special telephone number toll free, 24 hours, 7 days a week:

Property or Crime losses under the policy \$1,000 deductible need not be reported. However, always report any injury to persons or damage to non-church property.

Zurich Claims

Telephonic reporting: 1-877-8UM-PACT (877-886-7228)

Fax: 1-877-962-2567

Be sure to identify yourself as a participant in The North Texas Conference Insurance Plan and have ready the following:

- 1) Name of Church or Church Entity reporting claim and street address of the accident/loss.
- 2) **Your Church's Site Number** _____.
(Your 6 Digit CHURCH Number)
- 3) Name of District.
- 4) Name of person (or persons) and telephone numbers (including cell phone numbers) for the adjuster to contact.
- 5) Package Insurance Plan Policy Number: CPP3764222
 - Property
 - Crime & Fidelity
 - Inland Marine
- 6) General Liability Plan Policy Number: GLO3764223
- 7) Auto Liability Plan Policy Number: BAP3764224
- 8) WorkersqCompensation Plan Policy Number: WC3764225
- 9) Policy Term: 12:01 a.m. January 1, 2007 to
12:01 a.m. January 1, 2008
- 10) Date, time, location of occurrence, and a brief description of what happened.

The claims adjuster who will be handling your claim will contact you within 24 hours. At that time they will give you clear instructions on what you need to do and how they will help you.

Church: _____ Site No.: _____
(6 Digit CHURCH Number)

Directors & Officers Liability Including Employment Practices Liability Claims Made Coverage

SUMMARY OF INSURANCE COVERAGE

Company: Zurich American Insurance Company Policy #DOC9034281

Named Insured: North Texas Conference of The United Methodist Church . Affiliate Church Program

Mailing Address: P.O. Box 866128
Plano, TX 75086-6128

Policy Term: 12:01 a.m. January 1, 2007 to
12:01 a.m. January 1, 2008

Non-Profit Directors and Officers Liability Coverage

The underwriter shall pay on behalf of the Insured Persons all Loss for which the Insured Persons are not indemnified by the Company and which the Insured Persons become legally obligated to pay on account of any Claim first made against them, individually or otherwise, during the Policy Period or, if exercised, during the Extended Reporting Period, for a Wrongful Act taking place before or during the Policy Period.

- Annual Aggregate Limit \$10,000,000
 - Sub-limit Aggregate per Church Entity+ \$ 1,000,000
 - Retention per Claim (Deductible) \$ 2,500
- A. Extensions
- Spousal Liability
 - Extended Reporting Period
 - Estates and Legal Representatives
- B. Exclusions (Include but are not limited to)
- Based upon, arising out or related to any actual, alleged or attempted verbal or non-verbal act, communication, contact or other similar conduct of sexual discrimination, intimidation, molestation, harassment, abuse or lewdness.
 - For any deliberately fraudulent act or omission or any willful violation of any statute of regulation committed by such Insured, if a judgment or other final adjudication adverse to such Insured established such a deliberately fraudulent act or omission or willful violation
 - For bodily injury, mental anguish, emotional distress, sickness, disease or death of any person or damage to or destruction of any tangible property including the loss thereof. Coverage is provided under the General Liability policy.
 - For service by the Insured Person in any position or capacity in any position or capacity in any organization other than the Company even if the Company directed or requested the Insured Person to serve in such other position or capacity.
- C. General Conditions and Limitations (Include but are not limited to)
- Defense Costs are part of and not in addition to the Limits of Liability set forth in the above limits, and the payment by the Underwriter of Defense Costs reduces such Limits of Liability.
 - The policy shall terminate at the earliest of the following times:

- The effective date of termination specified in written prior notice by the Conference to the Underwriter
- Upon expiration of the Policy Period as set for in Item 3 of the Declarations
- Ten (10) days after receipt by the Conference of a written notice of termination from the Underwriter for failure to pay a premium when due.
- The Underwriter shall refund the unearned premium computed at customary short rates of this policy if terminated by the Parent Company. Under any other circumstances the refund shall be computed pro rata.

Employment Practices Liability Coverage

A Claim which is brought or maintained by any past, present, future or prospective Employee(s) of the Church/Church Entity against any Insured for any Wrongful Act in connection with any actual or alleged wrongful dismissal, discharge or termination of employment, breach of any oral or written employment contract or quasi-employment contract, employment-related misrepresentation, violation of employment discrimination laws (including workplace harassment or sexual harassment), wrongful failure to employ or promote, wrongful discipline, wrongful deprivation or a career opportunity, negligent evaluation, invasion of privacy, employment-related defamation; or employment-related wrongful infliction of emotional distress.

- Annual Aggregate Limit \$ 2,000,000
- Sub-limit Aggregate per %Church Entity+ \$ 1,000,000
- Retention per Claim (Deductible) \$ 2,500

A. Exclusions

- For bodily injury, mental anguish, emotional distress, sickness, disease or death of any person or damage to or destruction of any tangible property including the loss thereof. Coverage is provided under the General Liability policy.

DIRECTORS AND OFFICERS /EMPLOYMENT PRACTICE LIABILITY INSURANCE CLAIM REPORTING PROCEDURE

ZURICH AMERICAN INSURANCE COMPANY

If any claim is made, the Insured shall give written notice to (*) as soon as practical of:

- 1) The specific %wrongful act+, and
- 2) Any consequences which have or may result there from, and
- 3) The circumstances by which the Insured first became aware thereof.

(*) Send written notice to:

Zurich American Insurance Company	And	North Texas Conference Office of Administration
One Liberty Plaza, 30 th Fl		P.O. Box 516069
New York, NY 10006		Dallas, TX 75251

Fax # 212/566-4002

Fax # 972/490-8524

Directors & Officers/Employment Practices Liability Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada NOTE: THERE IS NO COVERAGE PROVIDED IN MEXICO.

General Questions and Coverage Changes

Direct any questions that you may have about this Insurance Plan to Tom Christian or Carolyn Bryels at the North Texas Conference Office of Administration.

Phone: 972-526-5000
Facsimile: 972-526-5002

Monday Through Friday From 8:30 A.M. To 4:30 P.M., Or Send Them To:

North Texas Conference Office of Administration
P.O. Box 866128
Plano, TX 75086-6128

Report any of the following coverage changes to Carolyn Bryels (See forms on following pages)

- ❖ Acquisition or Disposal of Property
 - ❖ Vehicles - Newly Acquired or Disposed Of
 - ❖ Newly Formed Ministries
 - ❖ Newly Formed Church Managed Child Care Program , e.g. Day Care, Mothers Day Out, Pre-School, etc.
 - ❖ New Construction (new construction must be reported and reviewed prior to adding to policy, see below)
-

Direct requests for any of the following to North Texas Conference Office of Administration (Tom Christian or Carolyn Bryels)

- ❖ Quotations for:
 - Auto Coverage-Church/Church Entity Owned or Leased Vehicles
 - Unusual or Special Coverage Needs
 - Additional or increased amounts of coverage
 - Foreign Mission & Outreach Projects
 - New Construction

Certificates of Insurance

❖ **Certificate Requests for Church Properties or Church Activities**

North Texas Conference Office of Administration will furnish certificates of insurance as evidence of insurance coverage to a mortgagee, loss payee, or other organizations as required.

To request a Certificate of Insurance please provide:

1. Exact name and address of certificate holder.
2. Reason for the Certificate and the interest of Certificate Holder.
3. Date(s) and/or length of time of the event or activity.
4. Special wording when required.

❖ **YOU MUST Obtain Certificates of Insurance FROM OTHERS for the following circumstances:**

1. Contractors

Request all Contractors performing any work on Church properties to provide a Certificate of Insurance evidencing General Liability, Automobile Liability, and Workers Compensation insurance.

2. Person(s) or Organizations Leasing or Using the Church

Request any person(s) or non-church related organization using the Church premises or properties, such as day nurseries, meetings, classes, etc., for a Certificate of Insurance with evidence of General Liability and Workers Compensation insurance

The Certificate of Insurance that is provided to the Church should indicate proper insurance coverage, limits, and name of the insurance company, policy number and effective dates of coverage. It should also name the Church as an Additional Insured insofar as the Church's interest may appear. Upon receipt, examine the Certificate of Insurance to ascertain that it includes the requested information and is deemed satisfactory **prior to** entering into an agreement with any party.

The practice of obtaining Certificates of Insurance will assist to shield the Church and Conference from claims against these person(s) or organizations, which should be funded through their own insurance. If person(s) or organizations do not have insurance protection to protect them from claims arising out of their activities, the Church / Church Entity and/or Conference may be called upon to fund their Liability and/or Workers Compensation exposures.

Please direct any questions concerning Certificates of Insurance to Tom Christian at the North Texas Conference Office of Administration.

**NORTH TEXAS CONFERENCE OF THE
UNITED METHODIST CHURCH**

CERTIFICATE OF INSURANCE REQUEST FORM

Insured Church Name: _____

Street Address: _____

City & Zip: _____

Contact Name: _____

Phone & Fax #: _____

Dates(s) / Complete Description of Event / Property:

Value of Leased Equipment: _____

Certificate Holders Name: (this is the Person/Company requesting you show proof of Insurance)

Address: _____

City/State/Zip: _____

Contact Name/Phone: _____

Fax #: _____

Loan #: _____

Please mark, which applies if any:

Additional Insured _____ Lien Holder _____ Mortgagee _____ Loss Payee _____

Send this request to:

Carolyn Bryels

North Texas Conference Office of Administration

P.O. Box 866128

Plano, TX 75086 or Fax to: 972/526-5002

NORTH TEXAS CONFERENCE OF THE UNITED METHODIST CHURCH

PROPERTY CHANGE NOTIFICATION FORM

_____ Newly Acquired Location _____ Location Sold or Disposed Of
_____ Other: _____

Name of Church: _____

District: _____ GCFA /Site # _____

Address: _____

Contact Person: _____

Phone #: () _____ Fax #: () _____

Email Address: _____

Effective Date of Change: _____ Add _____ Delete _____

Property Location Physical Address: _____

Use of Building: _____

Replacement Cost Values:

Building: \$ _____ Contents: \$ _____

Stained Glass Values: \$ _____ Stained Glass Square Footage: _____

Pipe Organ Value: \$ _____ # of Ranks: _____

Construction:

Year Built: _____ Type of Construction: _____ Square Footage: _____

Basement Square Footage: _____ Type of Roof & Age: _____ # of Stories: _____

Boiler: _____ Yes _____ No _____ Fire Protection Class: _____

Building Sprinklered? _____ Yes _____ No _____ Lightning Rod / Grounded? _____ Yes _____ No

Are there Smoke and/or Heat Detectors? _____ Yes _____ No If yes, is it:
_____ Central Station; _____ Local Hard Wired/Battery Backup; _____ Local Battery Operated

Are there Burglary Alarms? _____ Yes _____ No If yes is it:
_____ Central Station; _____ Local Hard Wired/Battery Backup; _____ Local Battery Operated

Vacant Land . # of Acres: _____ Usage: _____

Signature: _____ Date: _____

Send this request to:

Carolyn Bryels

North Texas Conference Office of Administration

P.O. Box 866128

Plano, TX 75086 or Fax to: 972-526-5002

**NORTH TEXAS CONFERENCE
OF THE UNITED METHODIST CHURCH**

BUILDERS RISK NOTIFICATION FORM

New Building Addition New Constructed Building
 Other: _____

Name of Church: _____

District: _____ GCFA /Site # _____

Address: _____

Contact Person: _____

Phone #: () _____ Fax #: () _____

Email Address: _____

Property Location Physical Address: _____

Use of Building: _____

Replacement Cost Values:

Building: \$ _____ Contents: \$ _____

Stained Glass Values: \$ _____ Stained Glass Square Footage: _____

Type of Construction: _____ Square Footage: _____

Basement Square Footage: _____ Type of Roof : _____ # of Stories: _____

Construction Start Date: _____ Target Completion Date: _____

Building Sprinklered? Yes No Lightning Rod / Grounded? Yes No

Are there Smoke and/or Heat Detectors? Yes No If yes is it:
 Central Station; Local Hard Wired/Battery Backup; Local Battery Operated

Are there Burglary Alarms? Yes No If yes is it:
 Central Station; Local Hard Wired/Battery Backup; Local Battery Operated

Contractor Name: _____

Phone Number: _____

Address, City, State, & Zip Code: _____

Signature: _____ Date: _____

Send this request to:

Carolyn Bryels

North Texas Conference Office of Administration

P.O. Box 866128

Plano, TX 75086 or Fax to: 972-526-5002

NORTH TEXAS CONFERENCE OF THE UNITED METHODIST CHURCH

AUTO INSURANCE CHANGE NOTIFICATION FORM

Name of Church: _____

District: _____ GCFA/Site#: _____

Address: _____

Contact Person: _____

Phone: () _____ Fax: () _____ Email: _____

VEHICLE INFORMATION

Date of Purchase: _____

Year / Make / Model: _____ Cost New: \$ _____

Type: _____ Private Passenger _____ Van _____ Truck _____ Bus / # of Seats: _____

Vehicle ID No: _____ Garage Location (City): _____

Use of Vehicle: _____

DRIVER INFORMATION

Driver's Name	Date of Birth	Driver's License No.	State Issued	Social Security No.

Signature: _____ Date: _____

Send this request to:
Carolyn Bryels
North Texas Conference Office of Administration
P.O. Box 866128
Plano, TX 75086 or Fax to: 972-526-5002

Equipment Survey

HSB INSPECTION HOTLINE: 1-800-333-4677

January 01, 2007

United Methodist Property and Casualty Trust (PACT)

Policy Number: FBP 2315535

Risk Placement Services, Inc. provides equipment breakdown coverage as a part of your total insurance program. The Hartford Steam Boiler Inspection and Insurance Company (HSB) is an equipment specialist working with RPS, Inc. to provide equipment related inspection services. Our combined goal is to provide the highest-quality insurance program and services that will help you protect your equipment and your business.

Jurisdictional Inspection Service

There may be laws or regulations in your city, county or state that require periodic boiler inspections. The scope of the laws may also include air conditioning systems, refrigeration systems and pressure vessels. The laws or regulations may require a certificate that attests to the fact that the inspection was performed and that the equipment complies with the requirements. Anytime an inspection is required all you need to do is call the **HSB Inspection Hotline at 1-800-333-4677**.

Most Jurisdictional Authorities charge a fee for both the inspection and the certificate. HSB will perform the inspection for you as an integral part of your insurance program. The certificate fee or any fine levied by the Jurisdiction for not complying with the laws or regulations is not a part of this service.

How to Proceed

Below you will find a form, which should be filled out and sent to HSB as necessary. To help us in determining your Jurisdictional inspection needs, please take a moment to provide the additional information requested, answer the four questions for each location and return the form to us.

If you prefer, you may fax this form to **1-484-582-1811** or you may call us at **1-800-333-4677**. If there are additional locations that require Jurisdictional inspections, please provide this information to the customer service representative at the toll free number listed above.

Once the information is received, HSB will check the Jurisdictional requirements applicable to your locations and **may** schedule any required inspections.

Thank you for your cooperation.

Please return this form when:

- a. You have completed the location information below
- b. You have any equipment listed in questions 1-4 below.

Location 1: _____
Physical address: _____ Building Owner? _____
Please provide a contact and phone number for this location: _____

Location 2: _____
Physical address: _____ Building Owner? _____
Please provide a contact and phone number for this location: _____

Location 3: _____
Physical address: _____ Building Owner? _____
Please provide a contact and phone number for this location: _____

If you do not have any of the equipment below, there is no need to return the form to us. Thank you for your time.

1. Do you have any boilers at your location(s)?

Note: This includes steam and hot water heating boilers
Provide jurisdictional number if possible:

Certificate expiration date:

2. Do you have any large (200,000+ Btu/hr) hot water heaters at your location(s)?

Note: This does not include household hot water heaters. (The Btu/hr rating can be found on the name plate located on the side of the hot water heater.)

3. Do you have any pressure vessels at your location(s)?

Note: Pressure vessels include commercial air tanks, hot water storage tanks and steam cookers.

4. Do you have a central air conditioning system at your location(s)?

Note: This does not include household refrigerators/freezers or window air conditioners.

MAIL TO: CLIENT SERVICES SPECIALIST
THE HARTFORD STEAM BOILER
INSPECTION AND INSURANCE CO
PO BOX 61509
KING OF PRUSSIA PA 19406-0909

International Travel Programs

The Foreign Mission & Outreach Insurance Plan (ACE policy) covers the traveler when they are working. However, if the traveler extends their time abroad, they are no longer covered under this policy.

It is recommended if the traveler is extending their stay, that they purchase additional coverage with the UMVIM Accident Insurance policy available through the General Board of Global Ministries (GBGM).

It is also recommended the traveler phone their personal health/medical company to determine coverage when outside of the U.S.A.

OPTIONAL COVERAGE MUST BE REQUESTED FOR EACH TRIP

**FOREIGN MISSION & OUTREACH INSURANCE PLAN
Property and Casualty Trust Program (PACT)**

COVERAGE SUMMARY

(All coverage and limits are subject to the terms and conditions of the policy)

Commercial General Liability

(employees and volunteers are additional insureds)

1,000,000 Each occurrence, All other liability coverages
1,000,000 Annual aggregate, Products-Completed Operations
1,000,000 Annual aggregate, Personal & Advertising Injury
1,000,000 Annual aggregate, Employee Benefits Liability
1,000,000 Each incident, Damage to Rented Premises
10,000 Each person for Medical Expenses

Commercial Automobile Liability

(employees and volunteers are additional insureds)

1,000,000 Each occurrence, for owned*, hired and non-owned
10,000 Annual aggregate, physical damage to borrowed autos

*applies as excess over Government-required primary insurance in Mexico

Accident benefits as per the Workers' Compensation laws

(employees and volunteers are covered, but not accompanying family members)

Participants need to carry their own hospital-medical coverage for ordinary illnesses not covered under Workers Compensation laws.

Voluntary Workers Compensation

Statutory benefits, per state of hire in the USA, plus endemic diseases

Employers Liability

1,000,000 Each accident

1,000,000 Aggregate, disease including endemic diseases

Repatriation

100,000 Aggregate

FOREIGN MISSION & OUTREACH INSURANCE PLAN

Property and Casualty Trust Program (PACT)

COVERAGE SUMMARY

SUMMARY OF “INTERNATIONAL ADVANTAGE” COVERAGE

With Executive Assistance Service

Applies also to family members

- Access to Local Security Conditions, Information and Recommendations on Airports, How to Stay Safe, Local Transportation, Hotels and Restaurants, and Business Etiquette
- Emergency Medical Evacuation and Repatriation
- Hospital Admission Deposit . USD \$10,000
- Medical Monitoring and Dispatch of Doctor or Specialist
- Pre-Trip Medical Referral Information . To multilingual doctors and/or addresses and phone numbers for hospitals
- Embassy and Consular Information
- Lost Document Assistance . Important documents such as passports and credit cards
- Emergency Message Transmission
- Emergency Cash Advance . Up to \$1,000 local currency for emergencies
- Access to Local Attorneys
- Emergency Translation/Interpreter Services and Referrals
- Benefits Verification and Claims Assistance
- Return of Traveling Companion/Dependents
- Return of Vehicle to Rental Agency
- Emergency Family Travel Arrangements . For family members to join a hospitalized employee
- Emergency Medication . Arrangements for transportation
- Crisis Response . Consultation
- Twenty Four Hour Emergency Medical Personal or Travel Assistance

Foreign Mission & Outreach Insurance Plan (con't)

Many church groups, VIM groups and other United Methodist entities send travelers outside the USA with less than adequate insurance. We have found that some UM travelers simply buy low limits of accidental death & dismemberment (AD&D) insurance. A few carry a small limit of accident medical and repatriation coverage. Most have no liability insurance to protect the sponsoring entity and its staff members and volunteers while outside the USA.

Now it is easy to make better protection available. The denomination's Foreign Mission and Outreach Insurance Plan already protects the Bishops. A number of the General Agencies are also among our participants. This Plan is available to all UM churches and institutions, is easy to administer, inexpensive to buy, and has been well received.

Coverage is provided by an ACE USA International Master Policy:

- General Liability
- Automobile Liability for owned, hired and non-owned
- AD&D benefits as per the appropriate Workers' Compensation laws
- Accident medical benefits as per those Workers' Compensation laws
- Endemic diseases are covered
- Repatriation coverages
- Travel Assistance via the ACE USA International Executive Assistance+

The Plan is available through the PACT Service Center, 877-862-7228, arranged either by a local insurance broker, or by a church or institution working directly with the Service Center. The Service Center issues Certificates of Insurance, adding separate coverage limits to the denomination's Master Policy for each participating church and institution. Individual travelers and members of mission groups receive **Insurance Cards** to carry while outside the USA. This simple, easy system permits broad coverage and low rates through the combined buying power of the denomination.

Participation is voluntary as to each church or other institution sponsoring trips abroad. Coverage applies on a per-trip basis, meaning that all members of a particular traveling group, including any accompanying family members, must participate in the coverage as offered.

Local churches pre-pay the premiums for each trip. The local broker or church entity keeps records of the participants in each trip, distributes the Insurance Cards, and is responsible for the billings.

The Plan provides true foreign liability insurance

- It protects the local church and the individual participants.
- The Master Policy provides separate limits of liability for each participating entity. Their traveling staff members and volunteers are additional insureds.
Note: Some domestic general liability and umbrella liability policies say they provide worldwide coverage. However, you are likely to find that coverage is limited to claims made or suits brought in the USA. Our United Methodist foreign insurance plan offers International protection on a truly worldwide basis excluding coverage for any country or jurisdiction which is the subject to trade or economic sanctions imposed by the laws or regulations of the United States of America.
- The voluntary workers' compensation insurance, with its broad medical coverage for accidental injuries, can be especially important to injured volunteers.
- It is also important to the churches or institutions sponsoring the trips, because without this coverage the injured person's family might expect the sponsor to raise funds for treatment at the time of the accident, and as bills are incurred on and on into the future.

Conference Treasurers, churches and others have been inquiring about how to participate in this new insurance. They are interested because it offers superior protection at modest prices.

The sponsoring churches and institutions protect themselves and their travelers from liability. At the same time they extend full voluntary WC medical coverage to their participants. We look forward to hearing from you, and will be happy to answer any questions you may have.

FOREIGN MISSION & OUTREACH LIABILITY INSURANCE PLAN
Property and Casualty Trust Program (PACT)
GL, AL and WC coverage outside the USA
ACE USA Insurance Group

Application

Name of Church or other UM Entity _____

Mailing Address _____

Contact Person _____

Phone _____ e-mail _____

Purpose of the trip / location of the event _____

Foreign countries to be visited * _____

Date Departing from USA _____

Date Returning to USA _____

Names of participants and of family members accompanying _____

UM staff _____

Volunteers _____

Family members accompanying _____

Autos & vans _____

Church Owned: _____

Rented by the church _____

Owned by others _____

Buses church owned _____

Buses chartered _____

1. Most destination countries are eligible for coverage, but ACE does not insure trips into countries or jurisdictions subject to trade or economic sanctions imposed by the U S government. Countries not eligible as of August, 2004: Balkans, Burma, Cuba, Iran, Iraq, Liberia, Libya, North Korea, Sudan, Syria and Zimbabwe. Check with the website www.treas.gov/ofac for up-to-date information.

2. No coverage for personal effects or other property.

Send this request to:

Carolyn Bryels

North Texas Conference Office of Administration

P.O. Box 866128

Plano, TX 75086 or Fax to: 972-526-5002

Coverage Descriptions

The descriptions enclosed are intended to provide a brief explanation of some of the principal coverage's offered in the insurance marketplace. The definitions, terms, and conditions of the policy determine the actual coverage provided by a particular policy. There may be coverage's described herein that are not provided in this booklet but may be available upon request.

Institute and other industry related sources might differ from the definitions in your Insurance Policies. Your insurance coverage will be determined by the language of the policy, and not by the definitions set out above.

PROPERTY/INLAND MARINE

Property Insurance

Insures your interest in described property you own or for which you are responsible. May include buildings, leasehold improvements, and personal property (excluding automobile). Coverage may be extended to include fencing, property owned by others, or off premises. Property policies require insurable interest.

Business Income

Insures profits that would have been earned and continuing expenses after a loss at an insured location. Will also cover limited extraordinary expenses you incur to continue operations. Due diligence and dispatch must be exercised to resume normal operations.

Increased Cost of Construction

Covers the additional cost of reconstructing a damaged or destroyed building where ordinance requires rebuilding with more expensive materials, services, or techniques.

Demolition Cost

Covers the cost of demolition excluded by a demolition clause. It may be endorsed to property insurance for an additional premium.

Extra Expense

Covers extra expenses incurred by a business so it can remain in operation following a property loss.

Inland Marine

Various types of equipment may not be covered under the contents portion of your policy because of their mobile nature. Examples are tools, cameras, fine arts, musical equipment, EDP, etc., when taken off premises.

Valuable Papers

Covers the cost to reconstruct damaged or destroyed valuable papers and records.

Electronic Data Processing

Covers computer equipment, data systems, information storage media, and operating expenses incurred after an insured loss.

Outdoor Sign

Insures scheduled freestanding outdoor signs normally excluded from property insurance policies.

Accounts Receivable

This policy provides protection for sums due you from your customers should you become unable to collect as a direct result of loss of, or damage to, your accounts receivable records.

Insures the labor cost to recreate damaged or lost accounts receivable records, increased collection costs, interest and uncollectible balances, less allowance for bad debts, after damage to records at the insured location. Do not confuse with credit insurance.

CRIME

Blanket Crime – Employee Dishonesty

This insures against loss resulting from the dishonest acts of your employees. Regarding any employee benefit plans you might have, coverage is necessary to comply with certain provisions of the Employee Retirement Security Act (ERISA). To recover your loss, you must know who took the property and under what circumstances. You must prove an employee caused the loss and be willing to prosecute. Losses that can only be demonstrated by inventory accounting calculations are not insured.

Forgery & Alteration

Insures against loss caused by forgery or alteration of outgoing checks or financial instruments. Does not cover loss sustained because of acceptance of forged checks written by others.

Money & Securities

Covers theft, disappearance, and destruction of money or securities on your premises or in the custody of a messenger. Required because standard property policies limit or exclude coverage for money and securities

Loss Inside Premises. Virtual all-risk protection for money and securities on premises, including safe burglary, robbery, theft, destruction and disappearance.

Loss Outside Premises. Same broad protection for money and securities while off premises.

COMPREHENSIVE GENERAL LIABILITY

Premises Operations

Covers liability arising out of the existence, operation, and maintenance of your business and premises.

Premises Medical Payments Coverage

This coverage is available regardless of negligence for an injury sustained on your premises.

Fire Legal Liability Coverage Real Property

Protects the insured against liability incurred when his negligent actions result in the destruction of property, which is in his care, custody, or control.

Host Liquor Law Liability Coverage

The liquor law liability exclusion has been amended to extend Host Liquor Law Liability coverage to the named insured.

Broad Form Property Damage Liability Coverage

Extends coverage by limiting the policy exclusions pertaining to the property of others under the care, custody, or control of the named insured, and the exclusion pertaining to the work performed by or on behalf of the named insured.

Incidental Medical Malpractice Liability Coverage

Coverage is provided for an insured not engaged in the health care business, but whose employees are involved in the rendering of certain types of medical professional services. For instance, an insured has a doctor- and nurse-staffed infirmary in his factory for the treatment of employment-related injuries.

Non-owned Watercraft Liability Coverage (under 50 feet in length)

Coverage is extended to watercraft under 50 feet in length, provided such watercraft is not owned by the named insured and is not being used to carry persons or property for a charge. This coverage is particularly useful for those insureds who rent or lease watercraft or may have employees who use their own watercraft for business purposes, i.e., salesmen.

Limited Worldwide Liability Coverage

Policy territory definition is amended to cover liability rising out of the activities of the named insured and his employees while temporarily outside the United States of America, its territories or possessions, or Canada, provided the original suit for damages is brought within the United States of America, its territories or possessions, or Canada.

Employees as Additional Insureds

Coverage is extended to all employees as additional insureds. Coverage is also extended to the spouse of a partner, if the named insured is a partnership. Your employees are protected while they are working for you within the scope of their duties.

Extended Bodily Injury Coverage

Coverage is provided for an intentional act by or at the direction of the insured, which results in bodily injury, if such injury arises solely from the use of reasonable force for the purpose of protection of persons or property.

Newly Acquired Organizations (90 days)

Coverage is automatically extended for up to 90 days to the named insured for a newly acquired or formed organization over which the named insured maintains ownership or majority interest.

Personal Injury Liability

Covers injury arising out of false arrest, libel, slander, violation of an individual's right of privacy, wrongful entry or eviction, or defamation of character.

Advertising Liability

Covers injury arising out of libel or slander, violation of the right to privacy, misappropriation of advertising ideas, or infringement of copyright, title, or slogan committed in the course of advertising goods, products, or services.

Employee Benefits Liability

This protects against suits alleging damage because of handling of employee benefits. Coverage for injury caused by any negligent act, error, or omission of the Insured or of any other person for whose acts, errors, or omissions the Insured is legally liable, in the administration of the Insured's ~~Employee Benefit Program~~ ~~As an example, this coverage would protect the insured if an employee, by error, is not added to the group health plan.~~

WORKERS' COMPENSATION**Coverage "A" – Statutory Workers' Compensation**

Covers injury to employees arising out of and during their employment to the extent required by state statute.

Coverage "B" – Employers' Liability

Provides for payment if those sums (not exceeding the coverage limit), which you are found legally obligated to pay because of bodily injury, sickness, or disease are not otherwise compensable under Statutory Workers' Compensation insurance.

Voluntary Compensation Endorsement

Covers your employees not otherwise included in the scope of workers' compensation laws, such as sponsorship of athletic activities.

Broad Form Other States Endorsement

Provides coverage of your employees while traveling in states that are not listed in your Workers' Compensation policy Declarations (excludes monopolistic states).

UMBRELLA LIABILITY

Umbrella policies provide "excess" coverage in the event of a liability claim that is large enough to exhaust the limits of your scheduled underlying policies or primary coverage in excess of the self-insured retention. This type of liability insurance, which is an "umbrella" of blanket catastrophe excess liability protection, will accomplish three purposes for your business:

- Excess coverage over other liability insurance carried by you; we call this the "underlying insurance."
- Coverage of liability exposures, except a few specifically excluded exposures, subject to a large deductible.
- Automatic replacement coverage for underlying liability policies which are reduced or exhausted by loss.