

Mountain Sky Conference 2020 Insurance Program Indication 05/28/19

Multi-Peril	Tier 1 = Estimated Building Replacement Values up to \$2,000,000 Church Only (No Day Care/Preschool, School, Camp)	Tier 2 = Estimated Building Replacement Values of \$2,000,001 to \$5,000,000 With Day Care/Preschool (No School or Camp)	Tier 3 = Estimated Building Replacement Values over \$5,000,000 School, Camp, Conference Office	Comments/Options
Property	90% Specific Limits, <i>Replacement Cost, Special Form</i> with Theft, Systems Equipment Breakdown Coverage, Full Glass Minus Deductible for Vandalism, Cosmetic Roof Endorsement, \$1,000 Deductible, \$2,500 Flat Wind and Hail Deductible, Higher Flat Wind and Hail Deductible for 12 Colorado Counties Depending on Building Value	90% Specific Limits, <i>Replacement Cost, Special Form</i> with Theft, Systems Equipment Breakdown Coverage, Full Glass Minus Deductible for Vandalism, Cosmetic Roof Endorsement, \$1,000 Deductible, \$2,500 Flat Wind and Hail Deductible, Higher Flat Wind and Hail Deductible for 12 Colorado Counties Depending on Building Value	90% Specific Limits, <i>Replacement Cost, Special Form</i> with Theft, Systems Equipment Breakdown Coverage, Full Glass Minus Deductible for Vandalism, Cosmetic Roof Endorsement, \$1,000 Deductible, \$2,500 Flat Wind and Hail Deductible, Higher Flat Wind and Hail Deductible for 12 Colorado Counties Depending on Building Value	Options: Earthquake and limited flood under the Church Mutual policy. Flood through Hartford/FEMA on an individual basis. All entities are encouraged to determine the need for coverage. 1% deductible for wind and hail along with a separate policy to cover part of the deductible.
Extensions and Additional Coverages (See Below Details)	Included in Form	Package 1	Package 2	Higher Limits as Needed Scheduled Business Income/Extra Expense Higher Trees Extension
General Liability	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	
Property Damage Legal Liability	\$1,000,000	\$1,000,000	\$1,000,000	
Products/Completed Operations	\$2,000,000 \$2,000,000	\$2,000,000S \$2,000,000	\$2,000,000 \$2,000,000	
Medical Expense	\$10,000	\$10,000	\$15,000	Excess Day Care/Preschool, School, Camp
Loss of Life	\$10,000	\$10,000	\$15,000 per Person \$20,000 Each Accident	
Wage Loss for Volunteers	Optional	Optional	Optional	
Sexual Misconduct	\$1,000,000 \$2,000,000	\$1,000,000 \$2,000,000	\$1,000,000 \$2,000,000	
Catastrophic Violence	\$50,000 per Person \$300,000 Each Occurrence \$300,000 Policy Term	\$50,000 per Person \$300,000 Each Occurrence \$300,000 Policy Term	\$50,000 per Person \$300,000 Each Occurrence \$300,000 Policy Term	
Identity Theft	\$15,000 (Sublimits Apply)	\$15,000 (Sublimits Apply)	\$15,000 (Sublimits Apply)	
Additional Legal Defense	\$10,000 \$30,000	\$20,000 \$60,000	\$100,000 \$300,000	
Money and Securities	\$5,000 (\$250 Deductible) Double Christmas/Easter/Thanksgiving	\$25,000 (\$250 Deductible) Double Christmas/Easter/Thanksgiving	\$50,000 (\$250 Deductible) Double Christmas/Easter/Thanksgiving	Higher Limits as Needed

Bond (Dishonesty)	\$25,000	\$50,000	\$100,000	Higher Limits as Needed
Accounts Receivable	Optional	Optional	Optional	
Forgery or Alteration	Optional	Optional	Optional	
Inland Marine	As Needed	As Needed	As Needed	
Incidental Counseling	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	
Employee Benefits Liability	\$1,000,000 \$3,000,000 \$1,000 Retention	\$1,000,000 \$3,000,000 \$1,000 Retention	\$1,000,000 \$3,000,000 \$1,000 Retention	
Hired/Nonowned Automobile Liability	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	\$2,000,000 \$5,000,000	

Business Automobile	\$2,000,000 Liability \$2,000,000 Uninsured and Underinsured Motorists \$15,000 Medical	\$2,000,000 Liability \$2,000,000 Uninsured and Underinsured Motorists \$15,000 Medical	\$2,000,000 Liability \$2,000,000 Uninsured and Underinsured Motorists \$15,000 Medical	Member Chooses Comp./Collision Deductibles, Emergency Road Service/Towing, Rental Reimbursement, etc.
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Extensions and Additional Coverages	Tier 1 Included	Tier 2 Package 1	Tier 3 Package 2	Comments
Newly Constructed Buildings up to 180 Days	\$1,000,000	\$1,500,000	\$2,000,000	Individual extensions can be increased.
Newly Acquired Buildings up to 180 Days	\$1,000,000	\$1,500,000	\$2,000,000	
Personal Property of Others (Excess)	\$5,000	\$10,000	\$25,000	Business income/extra expense can be scheduled.
Business Personal Property of Clergy (Excess)	\$10,000	\$15,000	\$25,000	
Valuable Papers and Records	\$10,000	\$15,000	\$25,000	Structures can be scheduled.
Outdoor Trees, Lawns, Plants, Shrubs (Item/Total)	\$500/\$5,000	\$1,000/\$10,000	\$2,500/\$25,000	
Structures on Premises	\$5,000	\$10,000	\$25,000	Fine arts can be scheduled as needed.
25% of the Loss Plus \$ Debris Removal	\$10,000	\$15,000	\$25,000	
Fire Department Service Charge	\$25,000	\$30,000	\$50,000	Demolition and Increased Cost of Construction can be increased as needed.
Extra Operational Expense and Loss of Income	\$10,000 + \$25k	\$15,000 + \$25k	\$100,000	
Lock Repair or Replacement (Keys Stolen)	\$500	\$1,000	\$10,000	
Refrigerated Food Spoilage	\$1,000	\$2,000	\$10,000	
Arson Reward	\$5,000	\$10,000	\$20,000	
Fine Arts	\$5,000	\$5,000	\$5,000	
Demolition and Increased Cost of Construction	\$100,000	\$100,000	\$250,000	
<u>Set Limits in the Coverage Form</u>				
<ul style="list-style-type: none"> Personal Tools Coverage = \$5,000 (Excess) Property Temporarily Off Premises = \$25,000 10% of Dwelling Amount for Related Structures, Loss of Rental Value, Additional Living Expenses Policy Limit for Covered Property Moved Off Premises for up to 30 Days to Protect it From a Covered Cause of Loss Cost to Recharge Fire Extinguishers if Used to Fight a Fire Pollution Cleanup = \$10,000 				

Legacy Yellowstone Conference Churches (Montana, Wyoming, 1 Idaho): If DO&T/EPL/Cyber are currently on the multi-peril policy, these coverages will be removed and included in the master policies through CM Solutions effective 01/01/20.

Master Policies – Church Mutual Insurance Company

Workers' Compensation Employer's Liability at \$1,000,000/\$1,000,000/\$1,000,000

Colorado, Utah, Wyoming - We currently insure entities in Colorado/Utah who are indicated on the schedule. Wyoming is monopolistic and must be carried through the state.
Montana and Idaho – Workers' compensation coverage is required on all clergy in addition to state regulations.

Umbrella Liability (\$15,000,000 Shared Limit/\$10,000 Retention Applies if Applicable)

Coverage applies if in-force multi-peril in the Conference-wide plan.

Master Policies - CM Solutions

Directors, Officers, Trustees/Employment Practices Liability at \$2,000,000 (\$10,000,000 Shared Aggregate/\$15,000 Retention Applies–Defense Outside Limits up to \$1,000,000)

Policy Written through CM Solutions - Coverage applies to the listed entities submitted to the company only.

Cyber Liability/Data Breach (\$5,000,000 Shared Aggregate)

Policy Written through CM Solutions - Coverage applies to the listed entities submitted to the company only.

Cyber Coverages	Limits
Aggregate	\$5,000,000
Regulatory Fines and Penalties	\$5,000,000
Cyber Extortion	\$5,000,000
Medical Liability	N/A
Crisis Management	\$1,000,000
Payment Card Industry	\$5,000,000
Breach Expense Protection – Aggregate	\$250,000 notified individuals (outside the aggregate limit)
Network Interruption	\$5,000,000
Retro Date	01/01/17
Liability Retention	\$25,000
Privacy Breach Response Retention	\$10,000
Legal Services Retention	\$5,000