

## Mountain Sky Conference 2020 Property and Liability Insurance Program – 08/30/2019

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  (100% Values and Blanket Building / Contents Available Upon Request)	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	<u>Options:</u> 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	\$2,000,000 \$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	\$2,000,000	\$2,000,000	
	\$5,000,000	\$5,000,000	\$5,000,000	
Employee Benefits Liability	\$1,000,000	\$1,000,000	\$1,000,000	
	\$3,000,000	\$3,000,000	\$3,000,000	
	\$1,000 Retention	\$1,000 Retention	\$1,000 Retention	
Hired/Nonowned Automobile Liability	\$2,000,000	\$2,000,000	\$2,000,000	
	\$5,000,000	\$5,000,000	\$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"> <li>• Personal Tools Coverage = \$5,000 (Excess)</li> <li>• Property Temporarily Off Premises = \$25,000</li> <li>• 10% of Dwelling Amount for Related Structures, Loss of Rental Value, Additional Living Expenses</li> <li>• Policy Limit for Covered Property Moved Off Premises for up to 30 Days to Protect it From a Covered Cause of Loss</li> <li>• Cost to Recharge Fire Extinguishers if Used to Fight a Fire</li> <li>• Pollution Cleanup = \$10,000</li> </ul>				

Effective January 1, 2020 all churches in the Mountain Sky Conference will be enrolled automatically in the conference-wide insurance plan.

Churches may request to opt out of the conference-wide insurance plan by obtaining equivalent coverage that meets the following criteria:

- Meet minimum coverage standards for their respective tier (Note: Church Mutual can confirm the tier a church is in)
- Carry \$1,000,000 coverage for Directors/Officers/Trustees and \$1,000,000 Employment Practices Liability
- Carry \$500,000 coverage for Cyber Liability/Data Breach
- Carry a \$5,000,000 umbrella policy
- Provide evidence of workers' compensation insurance
- List the Mountain Sky Conference as an additional named insured on all policies (except workers' compensation), and provide a copy of said policies to the Conference Board of Trustees.

To request to opt out of the Conference-wide insurance plan in 2020, please have your broker prepare a side-by-side comparison with the requirements for your tier, and confirmation that your policy meets the criteria listed above. Written requests to opt out need to be submitted to the Conference Board of Trustees by 10/01/2019. The Trustees will notify you whether your exemption request is approved by 11/01/2019. Per Mountain Sky Conference Guiding Policy H., Conference-Wide Property and Liability Insurance Plan, approval must be granted by the Conference Board of Trustees for a church to opt out of the conference-wide plan.

Please email all exemption requests to Noreen Keleshian, Conference Treasurer and Director of Administrative Services, at [nkeleshian@mtnskyumc.org](mailto:nkeleshian@mtnskyumc.org), or mail to:

Mountain Sky Conference Board of Trustees  
Attention: Noreen Keleshian  
6110 Greenwood Plaza Blvd.  
Greenwood Village, CO 80111-4803

If you have questions on the process to request exemption from the conference-wide plan, please contact Noreen Keleshian at [nkeleshian@mtnskyumc.org](mailto:nkeleshian@mtnskyumc.org) or 303-325-7051.

For clarification on Church Mutual processes and policy details that pertain to your church, and to obtain a premium quote, please contact Pamela Keeser at [pkeeser@churchmutual.com](mailto:pkeeser@churchmutual.com) or 303-805-3749.