

Rocky Mountain Conference of  
The United Methodist Church - Minimum Coverage Standards 2017

Multi-Peril Effective 01/01/17 to 01/01/18

Property	90% Blanket Buildings and Contents, Replacement Cost, Special Form with Theft, \$1,000 Deductible (higher available), Separate Wind and Hail Deductible for Some Colorado Counties (lower available), Systems Equipment Breakdown Coverage, Full Glass Minus Deductible For Vandalism
Extensions and Additional Coverages	\$2,000,000 Newly Constructed Buildings \$2,000,000 Newly Acquired Buildings \$25,000 Personal Property of Others \$50,000 Business Personal Property of Clergy Personal Tools Coverage \$50,000 Valuable Papers and Records \$25,000 Property Temporarily Off Premises \$2,500/\$25,000 Outdoor Trees, Lawns, Plants, Shrubs \$25,000 Structures on Premises 10% of Dwelling Amount for Related Structures, Loss of Rental Value, Additional Living Expenses 25% of the Loss Plus \$25,000 Debris Removal Policy Limit for Covered Property Moved Off Premises for up to 30 Days to Protect it From a Covered Cause of Loss \$50,000 Fire Department Service Charge Cost to Recharge Fire Extinguishers if Used to Fight a Fire \$50,000 Extra Operational Expense and Loss of Income \$10,000 Lock Repair or Replacement \$10,000 Refrigerated Food Spoilage \$20,000 Arson Reward \$10,000 Pollution Cleanup \$25,000 Fine Arts \$500,000 Demolition and Increased Cost of Construction \$250,000 per Premises/\$500,000 Aggregate Unreported Premises (A179.1)
General Liability	\$2,000,000 Each Occurrence, \$5,000,000 Annual Aggregate
Property Damage Legal Liability	\$1,000,000
Products/Completed Operations	\$2,000,000 Each Occurrence, \$2,000,000 Annual Aggregate
Medical Expense	\$15,000
Loss of Life	\$15,000 per Person, \$20,000 Each Accident
Wage Loss for Volunteers	\$5,000 per Person, \$50,000 per Occurrence (Excluding Athletics)
Sexual Misconduct	\$1,000,000 Each Occurrence, \$2,000,000 Annual Aggregate
Catastrophic Violence	\$50,000 Per Person, \$300,000 Each Occurrence, \$300,000 Policy Term
Identity Theft	\$15,000 (Sublimits Apply)
Additional Legal Defense	\$20,000 Each Occurrence, \$60,000 Annual Aggregate
Money and Securities	\$25,000 (\$250 Deductible) - Double Christmas/Easter/Thanksgiving
Bond (Dishonesty)	\$100,000
Accounts Receivable	\$50,000
Forgery or Alteration	\$50,000
Computer Fraud	\$50,000
Inland Marine	\$25,000 Mobile Equipment (\$500 Deductible), Replacement Cost
Incidental Counseling	\$2,000,000 Each Occurrence, \$5,000,000 Annual Aggregate
Employee Benefits Liability	\$1,000,000 Each Occurrence, \$3,000,000 Annual Aggregate (\$1,000 Retention)
Hired/Nonowned Automobile Liability	\$2,000,000 Each Occurrence, \$5,000,000 Annual Aggregate (Rental Coverage Includes Primary Liability, \$100,000 Physical Damage Coverage with a \$250 deductible, and \$750 Loss of Use/Excess Liability for Personal Vehicles)
Business Automobile	\$2,000,000 Liability, \$2,000,000 Uninsured/Underinsured Motorists

*This is a summary only. Please refer to your coverage forms for any exclusions, limitations, etc.*